

# Compilation of success stories of claiming rights and entitlements through the PACS project in Uttar Dinajpur, Dakhshin Dinajpur and Murshidabad, West Bengal







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Nari-O-Sishu Kalyan Kendra

Vill- Khaskhamar, P.O-Rameswarnagar, Dist- Howrah, Pin-711310.

E-mail : [nskk1979@gmail.com](mailto:nskk1979@gmail.com)

Contact Person : Rahima Khatun 9830646876

Concept, content and design –

Consultants Hub, New Delhi

Photographs –

Aneesh Ghosh, Kolkata

# PREFACE

## About Nari-o-sishu Kalyan Kendra (NOSKK)

NOSKK was established in 1979. It was initiated by a group of young women professionals, who were convinced that a sustainable livelihood for the poor and marginalized women is one of the keys for women's empowerment. The devastating flood of 1978 and its traumatic aftermath triggered these young women to organize themselves and initiate the Nari – O Sishu Kalyan Kendra. It was formed in order to immediately respond to the flood victims and with a larger dream of overcoming the economic poverty through livelihood options.

The aspiration of Nari-O-Sishu Kalyan Kendra is for a self-reliant society, based on human values like cooperation, participation, justice, respect and love. It would be a society where people will participate in a decentralized political process, where the economy will be based on localized production and consumption, the environment will be free from pollution and exploitation, and where the people will survive with their own indigenous socio-cultural identity. The envisioned society will be free from the forces of patriarchy and will be more peaceful and harmonious.

The Nari-O-Sishu Kalyan Kendra strives to unfold the downtrodden, marginalized people and to make them self-reliant with particular emphasis on the socio-economic, political and culturally vulnerable groups, like women and children towards attaining the envisioned sustainable society.

### What do we do:

NOSKK works in the 5 districts of West Bengal, namely Howrah, Murshidabad, Uttar Dinajpur, Dakshin Dinajpur and in the Sundarban area of the South 24 Parganas. NOSKK has a wide-ranging experience in rights based approach of promoting livelihoods within the rural poor, through;

- Formation of community institution for the excluded groups.
- Political, social and economic awareness.
- Promoting participation in local governance.
- Meaningful partnership between the Civil Society and the Government for ensuring accountability.

# PREFACE

## The PACS project of NOSKK

With the aim to reduce the gap in the well being status of the socially excluded groups with the rest of the population, the Department of International Development, Government of UK initiated the empowerment program under the three themes: Livelihood, Health and Education. The project is being implemented in 451 villages of 64 Gram Panchayats in the 3 districts of West Bengal, namely Uttar Dinajpur, Dakshin Dinajpur and Murshidabad.

With the objective to help the excluded community to regain their belief and hope, the project aims to aware the community of their rights and responsibilities of the duty bearers. The project ensures that the excluded communities are participants in their own development and are included in the decision making processes. One of the major steps towards the fulfillment of the objective is the formation of a strong community organization which will lead the whole process.

“Swadhikar”, is a district level confederation of the women CIGs, has been formed under this programme. It is responsible for generating awareness about the discriminations faced by the women from the minority and socially excluded community and act on the issue for a solution. This will ensure the ownership of their rights and sustainability of their initiatives.

The programme mainly focuses on three major areas:

1. Livelihood (ensuring Work, Land rights):
2. Health:
3. Education:

Specific project outcomes aimed through the PACS project are:

- 100% of the target population get work under NREGA and have Job Card.
- 80% women of the target population get access to NREGS.
- 70% landless household will get skill building training.
- 100% of the eligible targeted women population will get benefit from JSY.
- Increase in female literacy rate up to 80%.
- 100% of the eligible target population will be enrolled in RSBY.



# DAKSHIN DINAJPUR





# COLLECTIVE STRENGTH ENABLES BETTER UPTAKE OF ENTITLEMENTS

Women's collective ensures uptake of JSY entitlements in the village of Chowgeria in Dakshin Dinajpur

**Janani Suraksha Yojana (JSY)** is a safe motherhood intervention under the National Rural Health Mission (NHM). It is being implemented with the objective of reducing maternal and neonatal mortality by promoting institutional delivery among poor pregnant women. The scheme is under implementation in all states and Union Territories (UTs), with a special focus on Low Performing States (LPS). The scheme provides for a monetary incentive against institutional delivery for women belonging to BPL families and women from SC/ST communities.

This monetary incentive, to reduce corruption and ensure the benefit reaches the pregnant women, has now been mandated to be a bank transfer to a bank account with the name of the beneficiary, in this case the eligible pregnant woman. One of the issues with the bank transfer till the recent past has been the unavailability of bank accounts with the eligible women, and the inability to open new accounts due to lack of proper documentary evidence of proof of residence etc. The same situation was prevalent in the village of Chowgeria, where due to the lack of bank accounts many pregnant women were unable to claim the monetary benefit under JSY.

Nari-o-shishu Kalyan Kendra (NOSKK) started their intervention as part of the PACS project in 2011 in this village to discuss rights and entitlements of excluded communities. As part of their intervention, NOSKK formed CIGs – common interest groups of women from the community and provided them training on various themes including training on maternal health and the uptake of the JSY scheme by eligible pregnant women.

Two CIGs in the village – Jamuna CIG and Maa Gourabi CIG after the trainings started encouraging women eligible for JSY to go to the bank to open their account. A total of 10 women, eligible for JSY were mobilized and they tried opening their accounts in local bank at the block level. However, due to a lack of trend of opening such bank accounts, the bank clerks had not entertained their requests and had returned them back. On hearing this all the women from both the CIGs along with the 10 JSY eligible women together went to the local bank and asked for the Manager of the bank. After listening to their requirement for the accounts and how the bank clerks did not entertain their requests, the Manager himself facilitated the process of opening bank accounts for the 10 women eligible for JSY.

Thus through collective efforts and knowing their rights, the women of the CIG ensured that women in their village were able to avail the benefits of JSY. Looking at their example today even more women are encouraged to avail of the benefits of the scheme.





# EMPOWERING WOMEN ENABLES THEM TO ACCESS THEIR RIGHTS

Women receive their due under the MGNREGA scheme from Rahimpur village in Dakshin Dinajpur district

Nari-o-shishu Kalyan Kendra has been working in Dakshin Dinajpur district since 2011 as part of Poorest Areas Civil Society (PACS) Programme. As part of their intervention, NOSKK formed CIGs – common interest groups of women from the community and provided them training on various themes – Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Integrated Participatory Planning Exercise (IPPE), Janani Suraksha Yojna (JSY), Rashtrya Swasthya Bima Yojna (RSBY), Right to Information (RTI) and Right to Education (RTE). Apart from this they also trained interested community members on these schemes, ran information campaigns and also motivated the CIGs to interact with the villagers on these schemes.

NOSKK had formed three CIG women's group in the village of Rahimpur, which was a predominantly SC populated village. When the groups were given training on the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) scheme and how families below the poverty line could earn for 100 days of work in a year, the women of the groups also wanted to take the benefit of the scheme. They wanted to earn money and help with their families. When the CIG also spoke to the community, they realized that they also wanted work, so 10 members of Kanchan CIG along with their leader went to the Gram Panchayat office to demand for their job cards so that they could begin work.

But at the Gram Panchayat office, they were told that job cards had already been issued in their names and their names were already listed in the muster roll. When the women said that they have never received any job card, they were not entertained any further.

Looking at the situation the women went to their local police station and lodged a complaint that their job cards were lost. They women then took a copy of the police complaint to the Panchayat office and demanded that they be provided with duplicate job cards. Seeing that the women, were empowered, knew the scheme and also could take this complaint to the higher authorities, the Gram Panchayat office within a month issued them duplicate job cards.

Thus training and community mobilization enabled these women to access the scheme and they have not put in their job demand applications at the Gram Panchayat and now the same is being processed.

Buli Mahato, Leader, Kanchan CIG – “Before the trainings by NOSKK we never thought that we will be able to raise our voices and make demands. The information from the training has given us the confidence to fight for our rights and the community is also seeing that we are there to work for them and assist them in getting benefits from government scheme.”





# ROAD TO SUCCESS THROUGH COLLECTIVE ACTION

Women's collective get a concrete road sanctioned and developed as part of MGNREGA\* in Brajaballavpur village of Dakshin Dinajpur

Village connectivity has always been a challenge for people of Brajaballavpur village. The problem just gets aggravated during the rainy season, as it becomes next to impossible for children to reach their schools, pregnant women and ailing community members to reach the dispensary and it stalls the general functioning of the village. This has been the case for quite a number of years and the community members due to lack of awareness did not know the course of action that could be taken to act on the problem and to rectify it.

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One of the CIG of the village - Rupali CIG comprised of 10 women from the Scheduled Tribe (ST) community. This group after undergoing the IPPE training<sup>1</sup>, started participating in the Panchayat level meetings for MGNREGA work and budget planning. They also simultaneously met with community members and identified work that could be accomplished through MGNREGA planning and work demand. After identifying the various works, they conducted an exercise of prioritization of those works identified.

Post the prioritizing exercise, they submitted the list to the Gram Panchayat, and in the MGNREGA planning and budgeting meetings advocated for the need of a concrete road for the village to ensure connectivity with the other villages and the block. After series of discussions, the Gram Panchayat sanctioned the concrete road construction among one of the various jobs that were to be completed under MGNREGA for the village.

Following this intervention by the CIG, not only was the concrete road sanctioned, but it was also constructed under MGNREGA work and today the village of Brajaballavpur have a proper road in their village.



<sup>1</sup> IPPE is a national initiative by the Ministry of Rural Development to ensure that people from socially excluded communities are also included in their village's annual MGNREGA planning process. This training and awareness has been provided by the Department in coordination with PACS and NOSKK to CBO leaders.



# AWARENESS ON HEALTH RIGHTS LEADS TO ACCESS OF ENTITLEMENTS

A story of accessing the RSBY scheme by poor SC households in the village of Bishor in Dakshin Dinajpur

The villagers of Bishor were poor Scheduled Caste population and due to their socio-economic status could not access any information as most service providers would not be keen in providing it to them. For the last two years all people of the community had been enrolled under RSBY and been provided with the insurance card.

Rashtriya Swasthya Bima Yojna (RSBY) has been launched by Ministry of Labour and Employment, Government of India to provide health insurance coverage for Below Poverty Line (BPL) families. The objective of RSBY is to provide protection to BPL households from financial liabilities arising out of health shocks that involve hospitalization. Beneficiaries under RSBY are entitled to hospitalization coverage up to Rs. 30,000/- for most of the diseases that require hospitalization.

The coverage extends to five members of the family which includes the head of household, spouse and up to three dependents. Beneficiaries on payment of only Rs. 30/- per year are provided with a RSBY scheme card which can be produced at empaneled hospitals to avail cashless medical treatment. However, due to lack of information, in spite of the card, none of the villages in Bishor had accessed the scheme.

Nari-o-shishu Kalyan Kendra (NOSKK) has been working in Dakshin Dinajpur district since 2011 as part of Poorest Areas Civil Society (PACS) Programme. As part of their intervention, NOSKK formed CIGs – common interest groups of women from the community and provided them training on various themes – Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Integrated Participatory Planning Exercise (IPPE), Janani Suraksha Yojna (JSY), Rashtriya Swasthya Bima Yojna (RSBY), Right to Information (RTI) and Right to Education (RTE). Apart from this they also trained interested community members on these schemes, ran information campaigns and also motivated the CIGs to interact with the villagers on these schemes.

Bindurani Burman, was the leader of Bhogini Nivedita CIG and after various trainings realised that the community could actually benefit tremendously from the scheme if they could avail the benefit. So she took it upon herself to do household visits and inform people how to use the cards at the hospital. Not only that, when any of the community members needed hospitalisation, she accompanied them to the hospital and spoke to the authorities so that the patient could avail the benefit of the scheme. Through her single minded intervention, she assisted 22 people from her community to avail the benefits of the RSBY scheme, when they had a medical emergency and were admitted to the hospitals. Through this, she not only became a voice to reckon with in the village, but community members also started supporting her group when they began work on





# SINGLE HANDED AND DETERMINED, SHE WRITES HER OWN JOURNEY

An inspiring story of developing ones leadership qualities against all odds from Kharua village in Dakshin Dinajpur

Jahanara Bibi, a Muslim women from Kharua village was married off by her family at the young age of 15, as was the norm in society in those days. But after marriage, due to financial constraints her husband deserted her to go to the city and never returned. When her husband deserted her, she returned back to her native village of Kharua and lived with her parents. Jahanara now 35, ever since has been living as a single deserted woman. A few years back, on the death of her father, she was compelled to work as a biddi maker to support her mother and younger brother.

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When NOSKK started working in Kharua, Jahanara became involved with their work and started taking interest in working with her community on the issues of rights and entitlements. She also spoke to other women in the village and helped them form CIGs. In course looking at her dedication to work, she was also chosen as the CIG leader of one of the groups. Under the guidance of NOSKK, he slowly started gaining confidence in herself, started attending training at the district level and also assisted her community in accessing schemes such as JSY, RSBY and MGNREGA.



NOSKK ensured that as per her interest she be provided various trainings on group development, leadership, team work, so that she can groom herself into a community leader. Over the last two years, she has proactively worked with the community on accessing JSY and RSBY. She is also the RSBY Mitra – a trained community member to assist RSBY card holders access the scheme. She looks into 110 households as the RSBY Mitra.

When NOSKK formed a women federation called the 'Swadhikar Samity' at the district level as part of their project, Jahanara stood for elections for a district level federation of CIG leaders in Dakshin Dinajpur and was elected the Vice President of the Federation. After the federation was formed, they also got it registered under the Societies Registration Act.

Jahanara today not only manages her duties at the Federation office, but also is in constant touch with the people in her village and constantly motivates them and mobilises them to demand for their rights and entitlements.

Jahanara Bibi – “ When I first began working with NOSKK, I realized my true potential as a person who could constructively contribute towards the people of my community without being dependent on anyone. Today, through trainings and meetings I have learnt to raise my voice at various forums without fear or apprehension. I am so grateful sometimes that I was introduced to NOSKK and that they saw my true potential and groomed me to be a community leader.”



# UTTAR DINAJPUR





# MATERNAL RIGHT FOR EXCLUDED COMMUNITY SECURED THROUGH COMMUNITY MOBILIZATION

Demand for mobile van to transport pregnant women to hospitals granted to Goagaon 1 village of Uttar Dinajpur

The village of Goagaon 1 is a Muslim dominated village and because of its remoteness and socio economic status has not received all the requisite government benefits. One of the major drawbacks of the lack of will of the administration was that basic entitlements receivable by the community was not being provided to them. One such entitlement was the availability of transport especially to women and neo-natal infants (0-28days) belonging to BPL (below poverty line) families or SC/ST families. This scheme provided by the government as the Nischay Jan, but has been very poorly implemented.

When Nari-o-shishu Kalyan Kendra (NOSKK) began work in 2011, they realized that the rate of institutional delivery and availing of the Janani Suraksha Yojna (JSY) was almost nil in the village mostly because of the unavailability of the Nischay Jan. This not only impacted the rate of institutional delivery in this village, but through the entire gram panchayat. When NOSKK began work in the village, they formed a community level group comprising of about 14 women and trained them on maternal health rights and various entitlements provided by the government for pregnant women.





Post this training the women from the CBO started meeting with the community and discussed the importance of institutional delivery and how a mobile van to transport pregnant women would enable better maternal health and reduce the risk of infant mortality. Based on a series of meetings, the CBO members along with the community members developed a charter of demands for better maternal health services and submitted the charter to the Chief Medical Officer, the Block Medical Officer and the local Member of Parliament.

After receiving the charter of demands, in which one of the demands was provision of a Nischay Jan mobile van at the village level health center so that pregnant women could be transported to hospitals on time, the administration and the Member of Parliament after discussions with the CBO Members mobilized resources and ensured that the village has a mobile van sanctioned. The mobile van was handed over to the Community Health Center (CHC) by the Member of Parliament itself and today it is fully operational, not only for this village but also for surrounding villages in the Panchayat.



Sadia, Project Manager, NOSKK – “ This was a very good impact we were able to show on how communities if given proper knowledge can access government schemes and can ensure that they get their rights. Without information and training, even if they know their rights, they do not know where to go and who to ask. The PACS programme has ensured that the community ask questions and they raise their voices.





# NUTRITION GUARANTEED TO THE MOST NEEDED CHILDREN

Community monitoring by women's group prompts effective functioning of ICDS from Siripur village of Uttar Dinajpur

There are a total of around 100 scheduled caste (SC) households in the village of Siripur. The households in the village are not economically well off and thus the children of the village depend on the Anganwadi Center (AWC) for their daily nutrition. But due to the influence of some of the affluent families, the Anganwadi worker (AWW) has been giving half an egg to all children coming from SC households and a full egg to all other children belonging to affluent households.

Nari-o-shishu Kalyan Kendra has been working in this village since 2011 as part of Poorest Areas Civil Society (PACS) Programme. They worked on issues of education, nutrition and other rights and entitlements through forming women's collective who could mobilise the community to demand their rights. Their intervention also trained women's group to monitor community processes like mid day meals, functioning of primary school and the Anganwadi center. NOSKK had formed a women's group in this village called Rupali CIG (common interest group) comprising of 11 women from the village.

When the CIG came to know of the discrimination faced by children going to the AWC, they started speaking with the parents of the children and spread awareness on what were the services that the AWC. This prompted the parents to confront the AWW and demand that all the children coming to the center be treated equally.

Apart from this the members of the CIG along with the parents also went and met the CDPO (Child Development Project Officer) and also wanted to submit a written complaint. However, looking at the gravity of the matter, the CDPO promised to look into the complaint immediately and visited the village. In the village he instructed the AWW to provide all children with equal nutrition. The CDPO also has started monitoring the AWC personally.





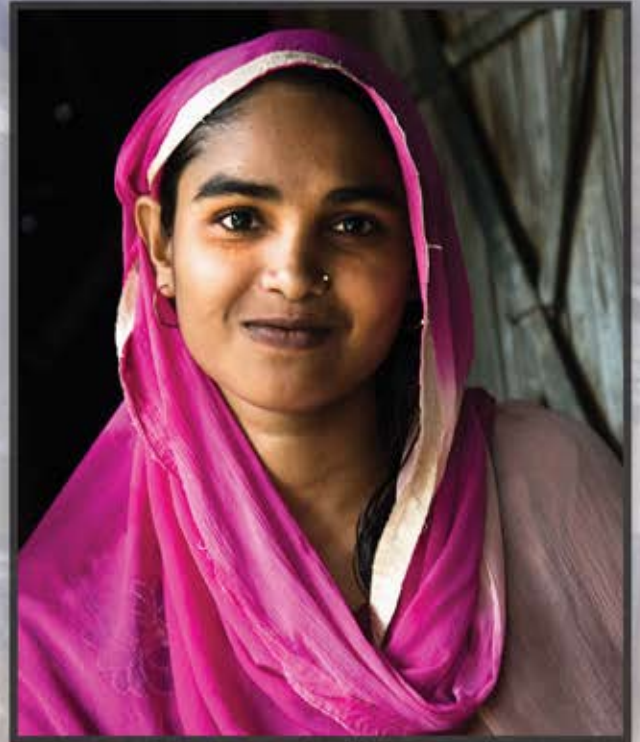
# GETTING ENTITLEMENTS THROUGH COLLECTIVE STRENGTH AND AWARENESS

A case story of a women's collective claiming health rights from Gorgoach and surrounding villages in Uttar Dinajpur district

The village of Goragoach for some time now has been facing the apathy of the their local Auxiliary Nurse and Midwife (ANM)

The ANM of the sub center at the village had never encouraged or even informed pregnant women of the village regarding the Janani Surksha Yojna (JSY) and the monetary remuneration rewarded to women who undergo institutional delivery as part of the scheme.

Nari-o-shishu Kalyan Kendra (NOSKK) begun work in the village from 2011 as part of the Poorest Areas Civil Society (PACS) Programme and has been working in the village through a women's community level group called common interest groups (CIGs). Under the project NOSKK has formed five such women's group in Goragoach and its surrounding villages. These CIGs after receiving training on maternal health benefits and rights and entitlements provided by the government on various aspects of maternal and child health realized that there were a huge number of women in their villages and their surrounding villages, who could were eligible for JSY but had not availed it.



After gathering information from their village and its surrounding villages, they assimilated data on approximately 300 women who were eligible for JSY, had the requisite documents (BPL cards, pre-natal care card etc) and still did not get the money under the scheme.

The women's groups after gathering this information, conducted series of meetings with community members to discuss the issue and explained to them about the rights of pregnant BPL women. After series of meetings, the community members themselves came up with the suggestion of doing a mass campaign on this issue and escalating it to the ANM and sub center.



# GETTING ENTITLEMENTS THROUGH COLLECTIVE STRENGTH AND AWARENESS

A case story of a women's collective claiming health rights from Gorgoach and surrounding villages in Uttar Dinajpur district

On the 23rd Jan 2015, about 300 community members and women eligible for JSY collected at the sub center and forced the ANM to confront them. They raised slogans against the ANM and also on the demands they had. By the end of the day, health officials from the block level reached sub center after hearing of the protests and promised to release payment at the earliest for all women whose information was provided by the women's group.

As promised by the health officials, the payment for 132 eligible women were released the following day under JSY and the payments for the remaining 200 women were put under process with a commitment to payment at the earliest.

After this campaign the ANM today maintains regular records and also ensures that all eligible women under the JSY scheme gets their dues within the proper time frame.





# EDUCATING YOUR WAY OUT OF EARLY MARRIAGE

A case study of Farjuna Khatoon from Kitchaktola village of Uttar Dinajpur district, West Bengal

Farjuna Khatoon is a 16 year old girl from the Muslim community in a village in Uttar Dinajpur. She was studying in Class 10 in her village school when her parents decided to marry her off. However Farjuna wanted to complete her education and make a career, support her parents before she could marry. But she was being forced into a marriage by her parents due to pressure from society and ongoing tradition of early marriage among the Muslim community. Due to society pressure, Farjuna also could not get the courage to speak to her parents openly about her dreams and aspirations.

Her village had a community based group (CBO) called Poonam Group comprising of 10 Muslim women. This group was formed under the PACS initiative of NOSKK. This group has been doing work on issues of early marriage and other women's rights issues since 2011. When the CBO came to know about Farjuna's case, they spoke to her to explain to her the consequences of early marriage. They also briefed her on the legalities and acts related to early marriage and the punishments meted to people who forced girls into early marriage. Over time they began to motivate Farjuna to open her voice and feelings before her parents. At times some of the CBO members also met her parents to explain to them the consequences of early marriage.



After this case, the CBO decided to talk about the ill effects of early marriage within the community. They went to the school and spoke there, they went to small community meetings and gatherings and spoke on the ill effects of early marriage.

Looking at the effect of the work done by the CBO, Farjuna approached them to do some work with them the group. Looking at her enthusiasm, the CBO helped her get together nine other girls and formed an adolescent group by the name of Kichoktola Kishori Dal. This adolescent group meets every month and when they meet they discuss and talk about issues around early marriage – awareness, prevention and other effects of early marriage on young girls as well as on future families. The members of the CBO help them in running this group.





After forming this group and facilitating a lot of the meetings, Farjuna, slowly gained the confidence of speaking in front of her parents and telling them about her dreams and aspirations. She spoke to them about what she wanted to do in future. Simultaneously, the CBO members also met with Farjuna's parents and motivated them to rethink about getting Farjuna married at such a young age. After repeated meetings with the CBO members and also hearing Farjuna's future plans and dreams, Farjuna's parents relented and have allowed her to continue her education. They have now promised Farjuna that she will get married only when she feels she is ready to do so.

Posida Khatun, CBO member – “We have been provided with a lot of training from NOSKK and we have attended the CBO conclave also, which has given us a lot of confidence is taking up such issues and speaking to the community. Till date, we have been able to stop three cases of early marriage in our village. The group has given a confidence to young girls and the community that they have someone who will support their cause and fight for their rights.”



Farjuna – “When I saw the effect of the meeting of the CBO didis with my parents, I also wanted to do something for the community and support their work. Today I run an adolescent group, do meetings in schools, join rallies and also do street plays to spread awareness on early marriage. I don't want any other girl of my village go through the tension and pressure I went through.”

Md. Safiullah, District Coordinator, NOSKK – When we began this group, the group was unsure of how they could contribute to the community. After a lot of trainings and exposures, today the group is fighting for the rights of their community and talking openly about rights of women, ill effects of early marriage and are also engaging with community to discuss on these issues. The PACS project has enabled us to truly empower the socially excluded and marginalized women of this district.



# RIGHT TO WORK AND EARN WAGES UNDER MNREGA

Muslim women break barriers of traditional norms to claim their right to work in Islampur Village of Uttar Dinajpur

Islampur is a predominated by the Muslim community and as in any such village, women are discouraged to step out of their houses to work. When asked for the reason, community elders site the religious texts and as an excuse to disallow women from working outside the house.

Nari-o-shishu Kalyan Kendra has been working in this village since 2011 as part of Poorest Areas Civil Society (PACS) Programme. They worked on issues of education, nutrition and other rights and entitlements through forming women's collective who could mobilise the community to demand their rights. In Islampur NOSKK formed 4 women's groups comprising of 48 women.

When the groups were given training on the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) scheme and how families below the poverty line could earn for 100 days of work in a year, the women of the groups also wanted to take the benefit of the scheme. They wanted to earn money and help with their families. But they also knew, that the moment they would go out of their houses to work, their families would object to it, saying that in the Muslim religion, women do not go out to work.

The women from the four group, then began to have series of meetings with the families in the community to discuss on the benefits of the MGNREGA scheme, how women working under the scheme will benefit their families and various aspects of women's rights and how religion also has allowed for women to work.

Simultaneously the group also started speaking to women to demand for job under MGNREGA and after several rounds of discussion and the support from the village Padhan, 56 women submitted their work demand application at the Gram Panchayat. Following their application all the women were provided with MGNREGA work at the village worksite.





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Once work was provided, the family of the women also realized that it was beneficial for them financially also if the women went out to work and thus they finally agreed and allowed the women to go to the worksite work.

Quotes:

Jamila Khatun, CBO member, Islampur village – “We have realized that if we can discuss things patiently with our community and also show them that we are willing to stay collected and work for our rights, they will listen to us and they will also support us in our work. Like in our case, our community understood that this (MGNREGA) was a benefit that was provided by the government and if we are eligible we should take it up.”

Md. Safiullah, District Cordinator, NOSKK – When we began work in this community, none of the women would come out of their houses. They were also reluctant to come for group meetings. After a lot of trainings and exposures, today the group not only sit together, go to the Gram Panchayat but they also negotiate their space in their orthodox Muslim community. They themselves have realized that they can bring about the change.





# MURSHIDABAD





# MGNREGA GIVES LIVELIHOOD OPTIONS TO WOMEN

Muslim women follow example from neighbouring block and seek employment under MGNREGA in Singa village of Murshidabad district

Nari-o-shishu Kalyan Kendra has been working in this Murshidabad district since 2011 as part of Poorest Areas Civil Society (PACS) Programme. As part of their intervention, NOSKK formed CIGs – common interest groups of women from the community and provided them training on various themes – Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Integrated Participatory Planning Exercise (IPPE), Janani Suraksha Yojna (JSY), Rashtrya Swasthya Bima Yojna (RSBY), Right to Information (RTI) and Right to Education (RTE). The main aim in Murshidabad for NOSKK was to engage women especially Muslim women under MGNREGA scheme, so they mobilized women from Bhagabangola-II block to go for work under MGNREGA and those who did not have job card, to apply at the panchayat and prepare their card. After NOSKK's intervention 80% women from the block were engaged under MGNREGA.





Singa village, in the adjacent block in Murshidabad, predominated by the Muslim community discouraged their women to step out of their houses to work. NOSKK had formed three CIG women's group in this village also. When the groups were given training on the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) scheme and how families below the poverty line could earn for 100 days of work in a year, the women of the groups also wanted to take the benefit of the scheme. They wanted to earn money and help with their families. But they also knew, that the moment they would go out of their houses to work, their families would object to it, saying that in the Muslim religion, women do not go out to work. When they heard about the case of Bhagabangola-II block, they were taken there for an exposure visit to speak to the women there to know how they mobilized the community.

The women from the three group, then began to have series of meetings with the families in the community to discuss on the benefits of the MGNREGA scheme, how women working under the scheme will benefit their families and various aspects of women's rights and how religion also has allowed for women to work.

Simultaneously the group also started speaking to women to demand for job under MGNREGA and after several rounds of discussion and the support from the village Padhan, 25 women submitted their work demand application at the Gram Panchayat. Following their application all the women were provided with MGNREGA work, under the plantation programme at the village worksite for 15 days, and they also received their wages promptly.

Once work was provided, the family of the women also realized that it was beneficial for them financially also if the women went out to work and thus they finally agreed and allowed the women to go to the worksite work.

Rahima Khatun, Secretary, NOSKK – "Our main aim through the PACS programme has been to ensure that government schemes and programmes, especially on income generation and health reach the last Muslim women in the district, and when we see cases like these, we are confident that we are making an impact on the most excluded of communities."





# RIGHT TO HEALTH INSURANCE THROUGH KNOWLEDGE AND INFORMATION

Information on the scheme enabled community to get their rights in Boira village of Murshidabad district

Rashthriya Swasthya Bima Yojna (RSBY) has been launched by Ministry of Labour and Employment, Government of India to provide health insurance coverage for Below Poverty Line (BPL) families. The objective of RSBY is to provide protection to BPL households from financial liabilities arising out of health shocks that involve hospitalization. Beneficiaries under RSBY are entitled to hospitalization coverage up to Rs. 30,000/- for most of the diseases that require hospitalization.

The coverage extends to five members of the family which includes the head of household, spouse and up to three dependents. Beneficiaries on payment of only Rs. 30/- per year are provided with a RSBY scheme card which can be produced at empaneled hospitals to avail cashless medical treatment.

Nari-o-shishu Kalyan Kendra (NOSKK) had started their intervention in this Muslim dominated village as part of the PACS project in 2011 in this village to discuss rights and entitlements of excluded communities. As part of their intervention, NOSKK formed CIGs – common interest groups of women from the community and provided them training on various themes – Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Integrated Participatory Planning Exercise (IPPE), Janani Suraksha Yojna (JSY), Rashtrya Swasthya Bima Yojna (RSBY), Right to Information (RTI) and Right to Education (RTE). Apart from this they also trained interested community members on these schemes, ran information campaigns and also motivated the CIGs to interact with the villagers on these schemes.





Manjura Bibi from Boira village was the member of Sakuntala CIG from the village, and came to know of a case where one of the RSBY card holders, when he went to an RSBY empaneled hospital for an accident case of operating his leg, the family had to pay Rs.4000/- for the operation (which required the insertion of a metal rod in the foot), inspite of providing their RSBY card at hospital at time of admitting. On hearing this case, she personally followed up with the hospital, spoke to the family and also the hospital administration and doctor, and told them about the scheme and that the hospital was mandated to do free treatment for the family upto Rs.30,000/- under the RSBY. On her persistence, the hospital did the treatment free of cost.



After four months, when the same patient had to go back for removing the rod, the hospital again refused them treatment free of cost. On seeing this Manjura, contacted the district level RSBY officials and requested them to speak to the hospital and also warn them that strict measures would be taken against them if they do not handle RSBY cases sensitively. On hearing the case, the district RSBY official spoke to the hospital and ensured that the patient was treated free of cost and that further on also the hospital was given an official letter to treat all patients under RSBY as per the rules mandated in the scheme.



The NOSKK team looking at Manjura Bibi's reactivity in handling cases on RSBY provided her training on becoming an RSBY Mitra, a cadre of community level workers under the PACS programme who would be trained to assist RSBY card holders in getting proper access to the scheme. She now works at a RSBY Mitra and under the NOSKK project itself also manages a help center for the RSBY scheme for the village called the RSBY Sahayata Kendra.





# GLIMPSES OF RSBY SAHAYATA KENDRA





# RIGHT TO EDUCATION THROUGH AWARENESS OF RIGHTS AND ENTITLEMENTS

Children access their right to education and curb corruption in Boira village of Murshidabad district

The Right of children to Free and Compulsory Education Act came into force from April 1, 2010. This act stipulated that every child in the age group of 6-14 years will be provided 8 years of elementary education in an age appropriate classroom in the vicinity of his/her neighborhood.

Any cost that prevents a child from accessing school will be borne by the State which shall have the responsibility of enrolling the child as well as ensuring attendance and completion of 8 years of schooling. No child shall be denied admission for want of documents; no child shall be turned away if the admission cycle in the school is over and no child shall be asked to take an admission test. Children with disabilities will also be educated in the mainstream schools.

In Boira village, last year when children were being readmitted in Class 5, they were asked to provide their school leaving certificate from the primary school. When the children and their parents requested the primary school principal for school leaving certificates, he began charging Rs.50/- per students to provide the certificates. Unwilling to see their children suffer, parents were forced to give the money for the certificates.





Nari-o-shishu Kalyan Kendra (NOSKK) had started their intervention as part of the PACS project in 2011 in this village to discuss rights and entitlements of excluded communities. As part of their intervention, NOSKK formed CIGs – common interest groups of women from the community and provided them training on various themes – Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Integrated Participatory Planning Exercise (IPPE), Janani Suraksha Yojna (JSY), Rashtrya Swasthya Bima Yojna (RSBY), Right to Information (RTI) and Right to Education (RTE).

One of the CIG of the village – Boyra Shion CIG came to know about the incident and as they had been trained on information on RTE, they approached the parents who were paying the principal, and told them of the various provisions of the RTE Act. After several meetings with the parents, some members of the women’s group along with the parents visited the principal.

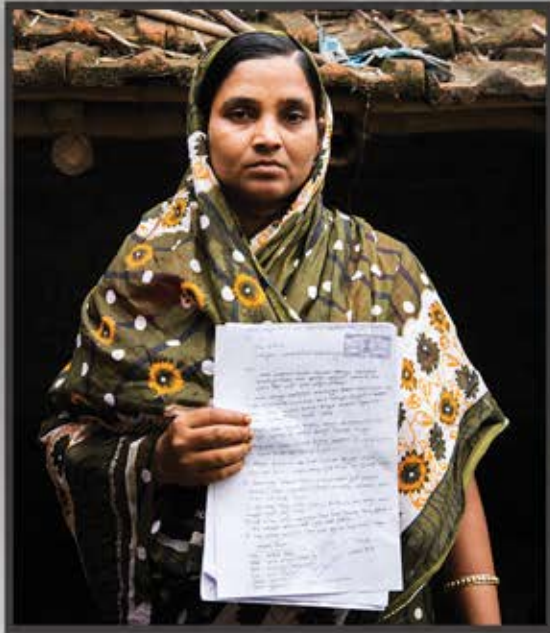
On confronting the principal, he initially maintained that that was the rule. But when the women from the CIG started talking about the right to education, the RTE Act and the provisions within the RTE, he realized that he might get heavily penalized if the incident was reported to the higher authorities. Looking into the consequences, he agreed that he had taken money from 25 students and agreed to return the money to those parents. After this incident, the women from the CIG also demanded that he provide school leaving certificates to all the students who required them in their presence itself. The principal under pressure from the community conceded to do that, and all children who needed certificates received them.





# RIGHT TO INFORMATION ENABLES ADVOCACY AROUND HOUSING ENTITLEMENTS

A women's fight for her community's right to housing through RTI in Janardhanpur village of Murshidabad district



**Nari-o-shishu Kalyan Kendra (NOSKK)** had started their intervention in this village as part of the PACS project in 2011 in this village to discuss rights and entitlements of excluded communities. As part of their intervention, NOSKK formed CIGs – common interest groups of women from the community and provided them training on various themes – Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Integrated Participatory Planning Exercise (IPPE), Janani Suraksha Yojna (JSY), Rashtrya Swasthya Bima Yojna (RSBY), Right to Information (RTI) and Right to Education (RTE). Apart from this they also trained interested community members on these schemes, ran information campaigns and also motivated the CIGs to interact with the villagers on these schemes. One of the women from the community, Laila Bibi after gaining information on RTI was keen on knowing how many families in the village had been sanctioned with Indira Awas Yojna scheme. Under this scheme the government aims at helping rural people below the poverty-line (BPL) belonging to SCs/STs, freed bonded labourers and non-SC/ST categories in construction of dwelling units and upgradation of existing unserviceable kutcha houses by providing assistance in the form of full grant.

So Laila Bibi filed an RTI application at the district level requesting for information on the list of families that had been granted housing under the Indira Awas Yojna. After she received the list, she realized that some of the families who had been granted houses under the scheme had yet to receive the money to build the houses. After seeing this she started advocating for these families with the panchayat as well as with the local Member of Parliament.

Right to Information Act 2005 mandates timely response to citizen requests for government information. It is an initiative taken by Department of Personnel and Training, Ministry of Personnel, Public Grievances and Pensions to provide a– RTI Portal Gateway to the citizens for quick search of information on the details of first Appellate Authorities, PIOs etc. amongst others, besides access to RTI related information / disclosures published on the web by various Public Authorities under the government of India as well as the State Governments

The basic object of the Right to Information Act is to empower the citizens, promote transparency and accountability in the working of the Government, contain corruption, and make our democracy work for the people in real sense. It goes without saying that an informed citizen is better equipped to keep necessary vigil on the instruments of governance and make the government more accountable to the governed. The Act is a big step towards making the citizens informed about the activities of the Government.





# OVERCOMING ODDS AND RECLAIMING SELF-DIGNITY THROUGH LEGAL AID

Accessing the law and correct information on women's rights enabled dignity in Chamakpur village of Murshidabad district

Nari-o-shishu Kalyan Kendra (NOSKK) started their intervention as part of the PACS project in 2011 in this village to discuss rights and entitlements of excluded communities. As part of their intervention, NOSKK formed CIGs – common interest groups of women from the community and provided them training on various themes including training women's rights, legal aid and various legislations to ensure the rights of women.

As part of these trainings the women in the CIGs were also trained on the Protection of Women against Domestic Violence Act (PWDVA) and the various provisions available under the act to assist women to come out of violent situations in their houses.

During one of the CIG monthly meeting one of the members of the group came up with the case of domestic violence that her own daughter was facing at her in-laws place. She explained the case where her daughter, Hasnara bibi was facing violence from her in laws and they were also demanding more dowry from the girl's family. When the girl, Hasnara walked out of her in-laws house, due to excessive violence, they refused to give back to her, the jewelry, furniture and kitchen appliances that were sent with her from her parents' house.

Looking into the case the CBO members decided to take up the case and advocate for the rights of the girl. They explained to Hasnara about the PWDVA and also told her the process to file a report. They also accompanied her to the District Protection Officer's (DPO) office to lodge the complaint. After that they constantly followed up with the DPO to find out the progress of the case. Looking into the collective strength of the group, the constant follow up and regular visits also from the staff of NOSKK, the DPO also took the case seriously and presented the case within 90 days to the Lok Adalat (People's court).

The Lok Adalat on hearing the case, summoned the girl's in-laws and husband and only after two hearings made a swift judgement and recommended a case for divorce in case the Hasnara wanted it. The court also directed the in-laws and husband to return all the jewelry, furniture etc. provided to them at the time of marriage by Hasnara's parents and also directed them that they were to not keep any communication with her or her paternal family.

Post the court's order Hasnara now lives with her parents and assists her mother in the various works of the CIG. Through the NOSKK intervention, over the last year, series of trainings and awareness generation drives have enabled CIGs across the district to identify around fifty cases of domestic violence and CIGs have also assisted in filing complaints for these cases and also provide further legal aid through the district administration.





## About NOSKK :

NOSKK was established in 1979. It was initiated by a group of young women professionals, who were convinced that a sustainable livelihood for the poor and marginalized women is one of the keys for women's empowerment.

For more information visit – [www.noskk.in](http://www.noskk.in)

## About PACS :

The Poorest Areas Civil Society (PACS) programme is a DFID funded programme and works in 7 of India's poorest states to help socially excluded communities to claim their rights and entitlements more effectively.

For more information visit – [www.pacsindia.org](http://www.pacsindia.org)

