

# VILLAGE PACKAGE

YOUR GIFT OF A VILLAGE PACKAGE SUPPORTS THE INITIATIVES OF ONE VILLAGE AS THEY SEEK TO MEET LOCAL SOCIAL AND ECONOMIC NEEDS THROUGH COMMUNITY DEVELOPMENT ACTIVITIES.



## The Muneer Social Welfare Society – a lighthouse for the people

"Muneer" is an Indian development organisation, named after the Urdu word for lighthouse. They respond to the needs of poor and marginalized communities through

integrated community development programs, combining activities such as health, education, advocacy and micro-credit to generate social and economic opportunities.



TEARAUSTRALIA



Photos, from left to right:

1) In villages where Muneer has already been working, children's attendance at school has dramatically increased thanks to successful government lobbying to set up local primary schools.

2) (left to right) Anil Jana and Kalipada Mandal each gained a Pension Card, and Subal Barik a Health Insurance Card, thanks to the advocacy work of Muneer staff member R.K. Paria.

3) Mrs Ganga Moni Giri and her husband started a tailoring business after she did vocational training with Muneer.

4) Literacy classes, incorporating empowerment education, are transforming women's lives.

## About the village project

Muneer has been working with villages in the Midnapore District of West Bengal (in north eastern India) for around eight years. They have developed a sustainable and effective approach of working with a group of poor villages for a short period of time (often about three to five years), identifying men and women, with potential to work together, to bring about positive change for their communities, and training and supporting them to take control of their own development.

This project includes vocational training, income generating programs, adult literacy, health education and support in forming Self-Help Groups (SHGs). Muneer also encourages the village to elect community members to a representative body called a Community-Based Organisation (CBO), which acts as a facilitator of development projects for the future. The CBOs become the back-bone for the development of each village, as the elected men and women on the committee take responsibility to identify the key social problems in their village and then come up with creative approaches to respond to those problems.

In 2011, Muneer began work with 18 new villages in the Contai region of Midnapore.

## About the villages

Muneer's project proposal states: *"The 18 new villages, proposed for new cycle of the project, are characterized by large scale poverty, low level of productivity, lack of adequate basic minimum services, lack of adequate health and hygiene facility, illiteracy and poor social reforms. We as a team organized community meetings in these villages and asked the villagers about their needs. In each of the 18 villages we consulted with approximately 30 – 35 people, taking particular care to consult with men as well as women."*

### Population

Each village has around 3,000 members, living in extended family households of 6 – 8 people. In total, this project aims to improve the lives of 24,000 people.

### Faith

Mostly Muslim and Hindu families, some Christians.

### Work

Most families are farmers, either working their own land or as agricultural labourers. About 15% of villagers are involved in fishing, labouring, rickshaw pulling, vegetable selling

or government administration. The average income is just \$20 per month (65 cents a day) and is highly variable based on the season and work available on any given day.

### Education

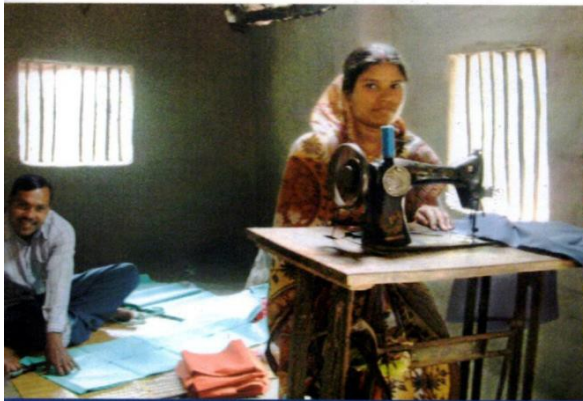
Almost all the women in these villages are illiterate (and many have limited numeracy skills too), and the average village literacy rate is only 45%, most of whom would be men. School attendance, particularly in the later primary and secondary levels, is very low.

### Social

Women are marginalized in the community, and often excluded from social gatherings. In some areas, substance abuse has become rife, resulting in domestic violence and exacerbating poverty and marginalization.

### Health and hygiene

Disease is common and often deadly, spread through poor hygiene and sanitation practices and facilities. There are few public health centres in these remote areas, and existing health services are not affordable. Most families rely on loans to pay medical bills or use untrained traditional healers, who often worsen the condition.



# VILLAGE PACKAGE

## Environmental

Most houses are built from local materials – mud and bamboo. While these are cheap to make, they are prone to collapse during the rainy season. Access to clean drinking water is also a problem. There are a few tube wells in the villages, but many are old and in need of repair. Many of the villages have not been provided with electricity supply, even though there is a Government Scheme that entitles all rural villages to have power.

## Rights

Many residents are eligible for government schemes and services for people who live below the poverty line (such as pensions for widows and those with a disability, employment schemes similar to Australia's Work for the Dole scheme, free childhood and maternal health and education, food subsidies and free health insurance etc), but are unaware of their rights.

## Project activities

This project focuses on four main activities:

### Community Empowerment

One of the main ways Muneer builds community confidence is by establishing a group of active community leaders ('CBOs') in all of the 18 villages, who will be elected by the community members, trained in community development processes and management, and supported to link their wider community up to the wide range of government activities and schemes available to the poor.

### Health, hygiene and family planning

The Muneer team have a passion for improving the health of poor communities, reducing common and communicable diseases, and educating families (particularly Muslims) about family planning choices, which they do very successfully. In the first 6 months of the project, 15 couples have already adopted family planning methods for the first time, which has great power to reduce the burden of poverty on their families.

### Literacy and vocational training

Many villagers have a great desire to improve their situation and so are committing significant time (3 hours a day for 1 year) and money (about 50 cents a month) in order to attend literacy training. Trainees are going from not even reading numbers to being able to read and write their mother tongue, Bengali, in just a few months! Plus Muneer includes some social training in the literacy course, where participants are taught about government schemes and advocacy. In addition, Muneer trains young women in the areas of tailoring and beauty therapy, to provide them with skills to earn an income and provide for their families.

### Self-Help Groups

Muneer support women to form small support groups focused on developing a culture of saving and providing credit to members, which also acts as an empowerment tool to provide women with a greater role to play in their families and in the wider community.

## Previous track record

Over the last 8 years, TEAR has seen great transformation come from Muneer's work in rural villages of West Bengal. Previous project villages not only have individuals who are stronger and less vulnerable to poverty and injustice because of Muneer's work, but they have sustainable community groups such as CBOs and SHGs, which are operating independently of Muneer and taking initiative to make their villages

better places to live. These CBOs are active, confident and successfully accessing a range of government entitlements for their communities, including schooling, electricity, water, roads and employment. They have told TEAR that they now know about all of their government entitlements and that women are actively participating in community decisions.

In a country like India where the government has developed a range of very impressive

schemes for the poor, Muneer are taking a very strategic approach to development by seeking to educate disadvantaged rural communities about these schemes and giving them the support, confidence and tools to successfully access these schemes for themselves, their families and their broader community. This is resulting in rapid, powerful and sustained change for families previously trapped in the cycle of poverty.



## JINANDAPUR: AN EXAMPLE OF THINGS TO COME

When the Muneer community worker first suggested to the people of Jinandapur that they start their own Community-Based Organisation, two men were inspired. Their village was very poor and lacked government assistance, but they believed that they could make a difference. So they went from house to house in their village, inviting people to come to a meeting to talk about the needs of the village. Around 50 people turned up, including 20 women! From there, they started tackling their problems.

They started with education. The closest primary school was 2km from their village,

and many children were not going to school. They gathered a village meeting and wrote a letter to the local Panchayat (council) member, with signatures from all of the villagers, inviting him to come and inspect their village. A month later, he arrived. With his support, Jinandapur now has a primary school, with two teachers and sixty children. Those children were not attending school at all before.

Next, they addressed electricity. Previously, individual village members had asked the government to connect the village to the grid, but they had not received a response.

The CBO called another meeting, and wrote another letter to the Panchayat. This time, several Panchayat members, and other government officials, visited the village. In January this year, technicians came to install the power lines to every house – a great outcome!

The elected members of the Jinandapur CBO now meet every Sunday, and have many more plans. They are starting to address entitlements to pensions, health insurance and housing. Already, they are a huge inspiration to the villages Muneer is starting to work with in Contai.



# VILLAGE

MUNEER SOCIAL WELFARE SOCIETY  
MIDNAPORE, WEST BENGAL, INDIA

# PACKAGE

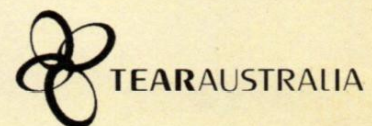
PROJECT GOAL: EMPOWERING LOCAL PEOPLE SO THAT THEY WILL BE ABLE  
TO REALISE THEIR TRUE POTENTIAL AND INDEPENDENTLY WORK FOR  
THEIR OWN DEVELOPMENT.

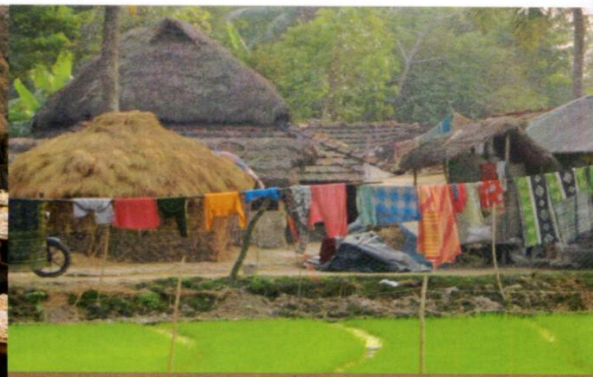


**Thank you for your support for a village in India through the Muneer Social Welfare Society (Muneer), Midnapore Comprehensive Integrated Village Development Project.**

**“Speak up and judge fairly;  
defend the rights of the poor  
and needy.” Proverbs 31:9**

The villages supported through this project have been very busy over the past year, with reports from the partner indicating high levels of participation and success of the programs they are running.





Front cover image:

Beauty parlour students,  
Ayodhyapur village.

Photos, from left to right:

1) Junput fishing village, one of  
the very poorest project villages.

2) Life in one of the villages on  
the way to Junput village.

3) Kanidighi Tailoring Center.

The project has sought to work with villages where lack of awareness about basic rights has led to high levels of poverty. Muneer identified opportunities for development in the villages, as government resources are available to address the low levels of health, employment and education, but these resources are not being utilised. Enabling local people to access these resources, and keeping local government accountable for their programs, has been a focus of Muneer's activities.

Alongside their advocacy work, Muneer has run community and vocational training, and literacy programs, providing local people with the tools to overcome poverty and marginalisation. In particular, these programs are focused on women as the most disadvantaged people in Indian society. Throughout the project's duration, Muneer has found that women's participation significantly helps raise real incomes for the rural poor, and leads to some very successful small businesses.

## Achievements in numbers

### Community Based Organisations (CBO):

- 17 villages have formed a CBO, with 25 – 30 people attending each meeting to discuss and solve village problems.

### Government Entitlements:

- Ratnamala village filed a Right to Information application regarding electricity supply, and received an electricity connection.
- 324 people received job cards, providing them with 74 days of work each.
- 24 families received the "Indira Awas Yojana", a housing construction grant.
- 124 mothers received the "Janani Suraksha Yojana", a grant for giving birth in a health centre.
- 59 people received the Old Age Pension; 37 women received the Widow's Pension; and 43 people received the Disabled and Handicap Pension for the first time.
- 176 received "Below the Poverty Line" ration cards.
- 12 people received a Handicap certificate and "Rajiv Gandhi Health Smart" card, entitling them to free treatment.
- 207 fishermen received a Bio-metric card, enabling them to fish at sea.
- 33 girls received the "Balika Samridhi Yojana", a grant for senior high school education.

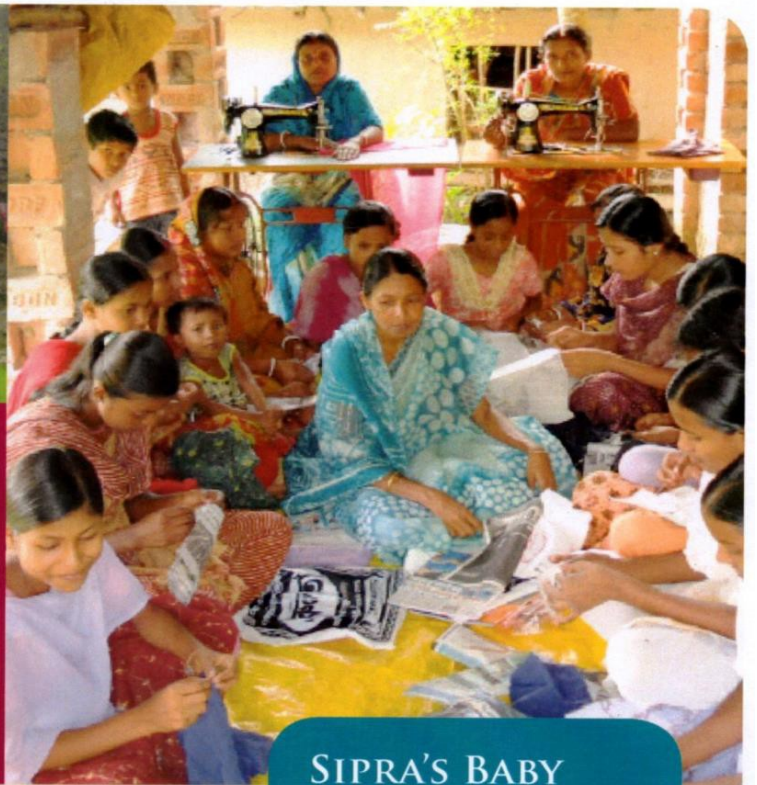
## SELF-HELP GROUPS

Ten women from Kalindi village have formed the "Maa Annapurna" SHG, and have started a business manufacturing salt and doing paddy cultivation. Each member has been saving 60 rupees per month. Recently, they secured a loan of 50,000 rupees from a bank, which also gave them a rebate amount of 10,000 rupees. By investing money from their savings and the loan in salt manufacturing and paddy cultivation, they can now earn between 10,000 and

12,000 rupees a year. The members say that their group leader, Mrs. Madhusree Mondal, has been looking after them like her family. They thank Muneer for their sound advice and guidance.

Another ten women, from Dera village, formed a savings group. They have focused on vegetable cultivation, tailoring, poultry and dairy raising, and taken loans to improve their respective enterprises. The women support each other's business efforts, and participate in social activities.

1 AUD = 54 INR



# VILLAGE PACKAGE

- 25 students from a minority background received education scholarships.
- 45 families received the "Antyodaya Yojana", entitling them to discounted basic foods.
- 39 families received "Annapurno Yojana", entitling them to a monthly allowance of 10 kg of rice.

#### **Tailoring School and Beauty Parlour:**

- 100 students have graduated from the tailoring training course and more than half of the tailoring graduates have started a group or personal business.
- 30 students have graduated from the beauty parlour course and around half will start work in local parlours. A few are running their own beauty businesses.

#### **Self-Help Groups (SHGs):**

- 17 SHGs have formed and are linked in with government banks (for savings and credit).
- 9 SHGs have taken a loan to begin a group business.

#### **Health:**

- 230 males and 320 females have attended a family planning meeting.
- 10 family planning meetings were organised for newly married couples.
- 170 families have adopted family planning methods.

- 20 men and 60 women adopted permanent family planning education methods.
- 182 women attended information sessions about reproductive and child health.
- 600 people have participated in a health and hygiene awareness program.
- Health awareness camps were organised with the help of government doctors.
- 1200 people directly, and 2050 indirectly, benefitted from the Muneer health program.
- 1 condom distribution event, to raise awareness of HIV and AIDS, was organised by CBO members and a government organisation.

#### **Literacy:**

- 205 people participated in community development training.
- 195 women and 105 men have successfully completed three units of literacy training.
- 300 adults can now read and write Bengali and know how to fill in application and complaint forms regarding government entitlements.
- Adult literacy students are reportedly encouraging their neighbours to send their children to school.

## SIPRA'S BABY

When twenty-year-old Sipra was expecting her first baby, she approached the CBO members in her village, knowing they would be able to help her access any benefits to which she was entitled. Her family live below the poverty line, and are entitled to "Janani Suraksha Yojana", a government grant of 500 rupees for attending check-ups and giving birth in a government-run health clinic. After advocacy from the CBO, her travel expenses for the birth were covered, as were all medical expenses for the birth, and she even received medicines, baby clothes and toiletries, all for free. For a family with little money to spare, this entitlement made all the difference to their lives. They expressed their sincere gratitude to the members of the CBO for lending a helping hand.

## COMMUNITY ACTION

One village has had a problem with their local health centre. Whenever they visited, they found the centre closed, and the doctor absent. They discovered that he was only coming

to work about once a month. The CBO members decided to take a stand. They confronted the doctor about his negligence, and warned him they would complain to his superiors if he continued to neglect his duty. The doctor has since regularly attended the clinic.

Another village has opened a school for "drop-out" students, after noticing that many students were not attending class, and were falling too far behind for the regular government school. This new school will cater for the needs of children from poorer families.



THROUGHOUT THE PROJECT'S DURATION, MUNEEER HAS FOUND THAT WOMEN'S PARTICIPATION SIGNIFICANTLY HELPS RAISE REAL INCOMES FOR THE RURAL POOR, AND LEADS TO SOME VERY SUCCESSFUL SMALL BUSINESSES.

### The Dingalberia Tailoring Centre

The tailoring centre runs one-year training courses for women, most of whom are mothers from poor families, keen to earn an income to contribute to their household income. Opportunities for graduates are varied, and include taking "piece work" orders for commercial enterprises. The Dingalberia Tailoring Centre recently began a relationship with another women's self-help organisation, tailoring ladies' kurtas (dresses). The organisation supplies the material, and

graduates of the tailoring program are paid 10 rupees per kurta they stitch. It has been a valuable source of income for the women who can earn an independent (albeit small) income and support their families.

Tailoring is not the only work available for graduates. Thanks to the focus on business and empowerment skills, new enterprises are created beyond the sewing skills. Thirteen graduates from last year's course have formed their own Self-Help Group, taken a loan, and are commercially producing "bodi" – a biscuit served with curries. The business is flourishing and

each of the members is depositing 100 rupees a month to repay the loan.

*Pictured left: Women from a SHG from Junput village selling some 'fishy' products at a large SHG fair put on by Muneer.*

The Muneer Social Welfare Society is a Christian Delhi based Indian development organisation. The word "Muneer" is derived from an Urdu word which means "lighthouse". Their mission is to bring hope and help enlighten the whole community of India.

The Muneer Social Welfare Society's prime objective is to work for the overall development of marginalised sections of the Indian society. Muneer has completed 16 years of determined social development service, making a difference in many lives in various states of India.



PO Box 164 Blackburn VIC 3130 Toll free 1800 244 986  
usefulgifts@tear.org.au www.usefulgifts.org www.tear.org.au