



Kanyashree Prakalpa Exposure Visits to Public Institutions Facilitator's Guide



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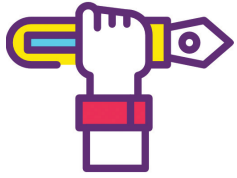
What is an Exposure Visit

Exposure visits are learning journeys made by Kanyashree girls to public institutions.

Each exposure visit has a specific learning goal.

The learning process however, is not a passive acquiring of information, but an immersive experience. The visit gives adolescent girls the chance to look behind the scenes, get acquainted with people running the office and understand their roles and responsibilities. This demystifies the institution and its processes.

Hands-on experience in approaching officials, interacting with them and examining documents and tools makes the learning memorable.



Responsibilities of administrative offices

State level

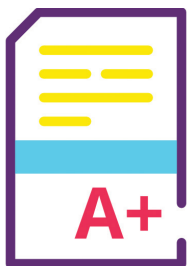
1. Nodal Person: State Project Manager, Kanyashree, under guidance of Secretary, Dept. of Women & Child Development & Social Welfare (DWCD&SW)
2. Convergence between DWCD&SW, School Education Dept. and departments that administer the respective public institutions
3. Necessary administrative orders passed by other departments instructing institutions under them to host exposure visits
4. IEC prepared and distributed
5. Capacity building / orientation of stakeholders

District level

1. Nodal Person: District Project Manager, Kanyashree
2. Planning and implementation of exposure visits to be incorporated into the District Level Core Committee's (SAG-Kanyashree Convergence Programme) meetings and District Magistrate's Convergence Meeting
3. Monitoring of coverage of exposure visits

Sub-Division / Block Level

1. Nodal person: Sub-Divisional Officer / Block Development Officer
2. Co-ordinate between public institution and visiting schools, ensuring that visits are distributed across various hosts.
3. Orientation of hosting institutions on objectives, content and methodology of the visit.
4. Monitor compliance of hosting institutions
5. Monitor adherence to planned visits by schools



Planning for Exposure Visits by Schools

Guiding Principles

1. Exposure visits should be inclusive, and all Kanyashree girls should be given the opportunity to participate.
2. There should be a maximum of twenty students per visit, accompanied by two teachers
3. The school authorities are responsible for the safety of the students for the duration of the visit.

Annual Planning

1. The Head of Institution will designate a Nodal Teacher for planning and facilitating exposure visits.
2. The Nodal Teacher, supported by other teachers and Kanyashree Club members will map the public services (post office, police, bank, BLLRO and other public

institutions) in the vicinity of the school.

3. With support of the sub-divisional / block office, the school will establish a working arrangement with each public institution for organizing periodic exposure visits.

Preparations for a visit

1. At least a week prior to a visit, the Nodal Teacher will
 - a. Meet with the management of the host institution to confirm arrangements, and review the learning objectives and content of the visit.
 - b. Map safe walking routes or plan safe transport to and from each site
 - c. Inform beneficiaries and parents about the proposed visit.

Steps in making a visit

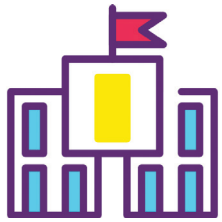
1. ORIENTATION	2. AT THE PUBLIC INSTITUTION	3. ON RETURN TO SCHOOL
Before leaving the school, the teachers will orient the visiting group about: • The institution being visited and the learning objectives of the visit • Basic concepts related to the institution being visited • Code of conduct during the visit	At the public institution, students will be • Introduced to key personnel and sections / public counters • Briefed on aspects of the institution as discussed in these guidelines • Question-answer session	Upon return to the school the teachers will conduct: • A quiz to ensure that learning objectives have been met • A discussion on how the students will use the learnings from the visit in their daily lives • A brainstorming session on how the experience can be shared with other students through posters, talks, debates etc

Learning objectives of visits

Public Institution	Learning Objectives
Class VIII Students	
Bank	By the end of the visit, participants will be able to: 1. Identify at least three reasons to save money in a bank 2. List the steps in opening a bank account 3. Identify at least 3 ways of accessing bank services without visiting the bank premises 4. List the steps in physically depositing and withdrawing cash from a bank account 5. Identify at least three do's and don'ts of banking safety

Public Institution	Learning Objectives
Class VIII Students	
Post Office	By the end of the visit, participants will be able to: 1. Identify at least three services one can get at a Post Office 2. Identify at least three reasons why PIN Codes were invented 3. Demonstrate addressing an envelope correctly 4. List at least four things that happen after one puts a letter in a letter box
Class IX & X Students	
Police Station	By the end of the visit, participants will be able to: 1. State at least 3 responsibilities of the police force in society 2. Identify at least three laws that deal with children 3. State the basic difference between cognizable and non-cognizable offences 4. Describe an FIR and its importance in simple terms
Class XI & XII Students	
Block Land and Land Reforms Office	By the end of the visit, participants will be able to: 1. State at least one reason why land is considered a valuable asset 2. State at least two ways in which one can acquire land, 3. Describe the rights of inheritance of daughters over family property 4. Name at least two documents that prove ownership of property 5. Explain the term 'land reforms' in a simple terms





Visit 1: The Bank

Learning topics

Before the visit	During the visit	After the visit
Time: 45 minutes	Time 1 hour	Time 45 minutes
1. The advantages of keeping money in a bank account instead of keeping cash at home. 2. Can children open a bank account? 3. Banks have many customers – how do they keep track of each customer's money? 4. If you go to a bank to open a bank account, how does the bank know for certain that you are who you claim to be? 5. Where do banks get the money to pay you interest from? 6. How secure is your money with the bank? 7. Demonstrate/ describe a. Steps in opening a bank account b. Filling-out a cash deposit slip c. Filling out a cash withdrawal slip	1. Introducing counters desks and bank personnel 2. Types of accounts – basic savings (zero balance, no-frills accounts), savings accounts, current accounts, fixed deposits and recurring deposits 3. Banking basics: a. Minimum balance b. Updating passbooks c. Using bank account regularly to avoid dormancy 4. The many ways in which people can access the money in their bank account: ATMs, e-banking, credit and debit cards, banking correspondents etc 5. Types of loans – with emphasis on educational loans and interest rates 6. Banking safety – how to make sure your bank account is not misused by dishonest persons	1. Form participants into groups of four and give each group a chart paper and pen. 2. Assign one of the following tasks to each group, and give them ten minutes to write their answers on the chart paper. a. List three reasons to save money in a bank b. List the steps in opening a bank account c. Identify at least 3 ways of accessing bank services without visiting the bank premises d. List the steps in physically depositing and withdrawing cash in a bank account e. Identify at least three do's and don'ts of banking safety. 3. After ten minutes, ask each group to come up to the blackboard, read their task out loud, and write their answers on the board. Ask the other groups to supplement the lists being made on the board 4. Sum up each group's findings with clarifications, if required.

Reference Material

1. What is a bank?

A bank is a company where money can be saved or borrowed from. The people who run a bank are called bankers.

2. The advantages of keeping money in a bank instead of keeping cash at home.

Money boxes, locked drawers, home safes are good for keeping smaller amounts of money, but to keep larger amounts of money safely and wisely, it's a good idea to open a bank account.

- It's risky to keep your money in cash. It could easily get lost, stolen, or even destroyed by rats, or in an unexpected event such as a house fire. The bank keeps your money safe for you until you need it.
- By using a bank, you don't have to carry large amounts of cash, but you can conveniently get cash when you want it at bank branches or ATMs. When you have to pay someone a large amount, you can pay by cheque or even transfer money electronically via the internet.

- But the bank does something else — it pays you money to keep your cash in your savings account! The money you earn is called interest.
- Banks offer lots of other useful services. When you have an account with a bank, you can easily get many facilities like loans, safe deposit lockers and other services at reasonable cost.
- A bank account with a reputable bank gives you an identity which is recognized by government agencies.

3. Banks have many customers – how do they keep track of each customer's money?

Before you can put money in a bank, you have to open a bank account.

A bank account is the record your bank keeps to know how much money you have deposited with them. It has your name on it so the bank knows it is your money. You also get a special number for the account – that is your 'bank account number'. When you deposit money or take out money, you have to give the bank your bank account number.

Since there are so many banks, and each bank has many

branches, it is important for you to make a note of your bank's full name, the branch name and address. Each bank also has a special number called the IFS Code (short for Indian Financial System Code). The IFS Code is usually an eleven-digit combination of alphabets and numbers and is unique to your bank branch.

When you are asked to write your bank account number and IFSC on any form – e.g. on your Kanyashree Application form, it is of utmost importance that you write these correctly. Any mistake here will misdirect money which is meant for your account to some-one else's account.

4. Can children open bank accounts?

Minors, i.e. people below 18 years, can open a bank account. Those under 10 years old can open an account jointly with their natural or legally appointed guardian. Minors above the age of 10 years can open and operate some types of bank accounts independently.

However, banks do place some limitations on accounts opened by minors, such as the amount of money that can be deposited or withdrawn, cheque facilities and other services. This varies from bank to bank.

5. If you go to a bank to open an account, how does the bank know that you are who you claim to be?

When you approach the bank to open an account, the bank will need to check your identity and place of residence from various documents issued by the government. These documents are commonly referred to as KYC ("Know Your Customer") documents.

If you are a minor, you are expected to give your birth certificate and AADHAAR Card No. The bank will also ask for your parents' identity cards such as PAN Card, passport, AADHAAR Card, electric bill etc. For accounts opened by minors, some banks require the minors' parents to have accounts at the bank.

6. Where do banks get the money to pay you interest from?

When banks give loans to people, they charge interest from them. For example, if you need a loan to buy a house, the bank gives you the full amount, but charges you a certain sum every month until you pay back the loan.

So banks pay you interest on your bank account from the interest they earn from giving loans and other financial products to people.

The interest that banks charge from their borrowers (that is, the person taking the loan) is far higher than the interest they pay to their depositors (that is, the person who put their money in bank accounts)

Let's say you deposit your money in a savings account. The bank will pay you interest of Rs. 4 per year for every 100 rupees you keep in your savings account.

At the same time, your neighbor needs a loan to buy a house. She goes to the bank for a loan, and for every 100 Rupees she borrows, the bank charges her Rs. 8. One of the ways that banks earn profits is by charging a higher rate of interest from borrowers, and pay a lower rate of interest to depositors.

Note: The interest rates quoted above are an example only. Interest rates vary from week to week and month to month.

7. How secure is your money in the bank?

Are you worried that a bank might mis-manage your money, or even go out of business? All Indian banks have to follow laws and regulations. And at all reputable banks, your funds are insured by Deposit Insurance and Credit Guarantee Corporation (DICGS). That means that if anything ever happens to the bank, the DICGS insures each person's money for a limited amount.

8. Steps in opening a savings bank account

To open a bank account, you will have to follow the steps mentioned below.

1. Select the bank you want to open an account with, and the type of account you want to open.
2. Visit the closest branch, and request the bank executive for an account opening form. If you are not sure what kind of account to open, ask the bank executive to explain the various kinds of accounts available, and the type of account that suits your requirements. Ask the bank executive to list out the KYC documents you need to submit with the form.
3. Fill the account opening form. Be very careful when writing the details – your name and address must be spelled exactly the same as it is on your KYC documents, and everything you write must be true to the best of your knowledge.
4. Make photocopies of your KYC documents, and keep two recent passport size photographs ready. Submit the account opening form, photocopies of KYC documents and recent passport photographs to the bank executive.
5. Once the bank checks your documents and opens your account, you will be asked to make an initial

deposit. You will also be given a bank passbook. Check that your name, address and all other details are spelled correctly. If there is any mistake, get that corrected immediately.

6. You may have to make a separate request to the bank for a cheque book and ATM facilities

Note: The facilities you get depend on the kind of account you open. If you open a basic savings account (also known as a zero-balance account), the services provided to you will be limited.

9. Some important banking terms

1. **Interest** is money the bank pays you for letting them look after your money. It's kind of like a reward for you not spending your money. The more money you put in the bank and the longer you leave it there, the more interest you'll get.
2. A **transaction** is something you do that changes the balance of your account. This can be either a deposit or withdrawal from your account.
3. A **deposit** is when you put money IN to your bank account.
4. A **withdrawal** is when you take money OUT of your bank account.

5. An **Account Balance** is the amount of your money the bank is holding. It is like the "=" amount in a maths problem.

For example, if you start with Rs 250 and deposit (or add) Rs. 200, your balance is Rs 450. If you then withdraw (or take out) Rs. 300, your balance becomes Rs 150 (Because Rs. 450- Rs. 300 = Rs. 150)

6. The **minimum balance** is the minimum money that you must keep in an account to receive some services. This requirement varies from bank to bank, and depends on the kind of account you have.
7. A **dormant account** refers to an account which has not been used by the customer for deposits or withdrawals for a period of two years.

10. Depositing money into the bank either by cash or cheque

To deposit money in the bank, you will need to fill up a deposit slip

1. Ask for a deposit slip and fill up all the details, like date, account type, account number, account holder name, amount and finally sign on the deposit slip.
2. Remember to fill all the details in the receipt attached to the deposit slip.

- If you are depositing cash, then enter the denominations in the denomination column. If you are depositing a cheque, then enter the bank details like the name of the bank, cheque number, date and the amount written on the cheque.
- Hand over the deposit slip and the cash / cheque at the counter. The bank must stamp the receipt (also known as counterfoil) and return it to you.

Keep the stamped receipt (counterfoil) carefully – this is a record that you have put some money in the bank. If you later check your account balance and discover the deposit was not counted correctly, the deposit slip serves as proof that the bank has received the funds from you.

Update your passbook regularly to check if your deposits and withdrawals are reflected correctly.

जमापत्ती PAY-IN-SLIP		नकद/अंतरण CASH/TRANSFER	
		शाखा / Branch	
खाते का प्रकार : बचत बैंक/चालू खाता/आवर्ती जमा/कैश क्रेडिट/सावधि ऋण			
TYPE OF ACCOUNT : SB ☐ /CA ☐ /RD ☐ /CC ☐ /TL ☐			
खाता सं. / A/c No.		दिनांक / Date.....20.....	
For the credit of the Bank Account of			
नकद/बैंकों का विवरण (पत्ती के पीछे लिखें) Details of Cash/Cheques (Overleaf)			
खाते में नकद जमा / Cash Deposit in the A/c		रु. / P.	
नकदी रखरखाव शुल्क / Cash handling Chrg.			
कुल जमा / Total Deposit			
रुपये (शब्दों में) / Rupees (in words)			
कार्यालय उपयोग हेतु / For Office Use			
एसडब्ल्यूओ / SWO	रोकड़ अधिकारी/पासकर्ता अधिकारी / Cash Officer/Passing Officer		

जमापत्ती PAY-IN-SLIP		नकद/अंतरण CASH/TRANSFER	
		शाखा / BRANCH	
नोट : कृपया नकद, चेक, ड्राफ्ट आदि जमा करने के लिए अलग-अलग पत्रियों का उपयोग करें / Note: Please use separate slips for depositing cash, cheque, draft etc.		दिनांक / Date.....20.....	
खाते का प्रकार : बचत बैंक/चालू खाता/आवर्ती जमा/कैश क्रेडिट/सावधि ऋण		खाता सं.	
TYPE OF ACCOUNT : SB ☐ /CA ☐ /RD ☐ /CC ☐ /TL ☐		Account No.	
के बैंक खाते में जमा करने हेतु / For the credit of the Bank Account of			
कुल जमा रुपये (शब्दों में) / Total Deposit (in words)		नोट : कृपया नकद/चेक की विवरण पत्ती के पीछे लिखें / NOTE : Please furnish details of cash/cheque overleaf	
रु.		राशि / Amount	
		रु. / P.	
खाते में नकद जमा / Cash Deposit in the Account			
‘पी’ खण्ड के ग्राहकों को छोड़कर नकद रखरखाव शुल्क (कैश क्रेडिट/चालू खाता) / Cash Handling Chrg. (CC/CA) other than 'P' Segment Customers			
कुल जमा रुपये अंकों में Total Deposit in Figures ₹			
कोड संख्या / Code No.		मोबाईल/टेलीफोन नं.	
(If Deposit is made for Non Home Branch) (यदि जमा राशि-गूल इतर (नॉन-होम) शाखा में जमा की जाती है)		पैन सं.	
कार्यालय उपयोग हेतु / For Office Use		जमाकर्ता के हस्ताक्षर / Signature of the Depositor	
एसडब्ल्यूओ / SWO	रोकड़ अधिकारी/पासकर्ता अधिकारी / Cash Officer/Passing Officer		

Sample Deposit Slip

11. Withdrawing cash using a cash withdrawal slip.

To withdraw cash, you will need to use a cash withdrawal slip.

1. Write the name of your bank branch and the date you are withdrawing the amount on the top of the withdrawal slip
2. Carefully write your bank account number in the box provided. One number should be written in one box. If you don't remember your account number, check your passbook to avoid mistakes.
3. Please pay self / ourselves Rs. _____

(Rupees _____)

Here you have to tick whether it is 'self' or 'ourselves'.

'Self' is meant for Single Account holder and

'ourselves' is meant for Joint Account holders.

Write the amount in digits and in words also. If it is Rs.2000/- then first write '2000' and then write 'Two Thousand only'

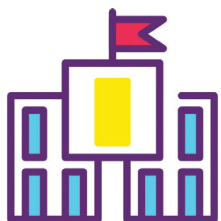
4. Write your mobile number. Always use the mobile number that is registered with the bank.
5. Put your signature. If it is a Joint Account, all account holders should sign.

खाताधारक का (खाताधारकों के) नाम / Name of the Account Holder (s) : _____

		बचत बैंक आहरण फॉर्म SAVINGS BANK WITHDRAWAL FORM		दिनांक / Date : _____	
शाखा / Branch : _____		खाता संख्या / Account Number : _____			
नोट : यह फॉर्म चेक नहीं है। इस फॉर्म के साथ पास बुक प्रस्तुत नहीं किये जाने पर भुगतान के लिये इन्कार किया जायेगा। यह भुगतान केवल मूल (होम) शाखा में ही किया जायेगा। NOTE : This form is not a cheque. Payment will be refused if the pass book is not produced with this form. This payment will be made only at the Home Branch.					
कृपया मुझे/हमें रु. _____ (रुपये) _____ मात्र) का भुगतान करें और मेरे/हमारे उपर्युक्त बचत बैंक खाते को यह राशि नामें करें। Please pay self/ourselves Rs. _____ (Rupees) _____ and debit the amount to my/our above savings bank account.					
फोन/मोबाइल नं. _____ Phone/Mobile No. _____					
खाताधारक (कों) के हस्ताक्षर / Signature (s) of the Account Holder (s) : _____					
कार्यालय उपयोग हेतु / FOR OFFICE USE					
पासकर्ता / Passed by : _____		हस्ताक्षर / Signature : _____		पासकर्ता / Passed by : _____	
एसबिओ / SWO : _____		हस्ताक्षर / Signature : _____		पासकर्ता अधिकारी / PASSING OFFICER : _____	

Sample Cash Withdrawal Form





Visit 2 : The Police Station

Learning topics

Before the visit	During the visit	After the visit
Time: 45 minutes	Time 1 hour	Time 45 minutes
- What would happen if there were no policemen? Discuss - The role of the police force in society. - Police forces in India and West Bengal in particular - Can the police do anything they want? Discuss - Criminal codes - Who polices the policeman? - The police and people under the age of 18 – - Are there any special laws for children? - Can the police arrest children? - Are there any special procedures that the police follow when dealing with children?	- Introducing counters/desks and police personnel - Why do the police wear uniforms? - Who is in charge of the police force in West Bengal? - The police and me - Can I ask the police to help me out with family problems? - Suppose I want to tell the police about a crime, what should I do? - Will the police automatically arrest everyone named in the FIR? - Suppose my complaint is about a cognizable offence, but the police refuse to register it? - If a police officer will not help or there is no police officer around, can the public catch a thief or wrongdoer and punish him there and then? - Allow the girls to speak about safety issues that concern them, and discuss how the police and school can work together to deal with these issues.	- Form participants into groups of four and give each group a chart paper and pen. - Assign one of the following tasks to each group, and give them ten minutes to write their answers on the chart paper. - State at least 3 responsibilities of the police force in society - Identify at least three laws that deal with children - State the basic difference between cognizable and non-cognizable offences - Describe an FIR and its importance in simple terms - After ten minutes, ask each group to come up to the blackboard, read their question out loud, and write their answers on the board. Ask the other groups to supplement the lists being made on the board - Sum up each group's findings with clarifications, if required.

Reference Material

1. What is the role of police in our society?

“Don’t run with scissors in your hand!” “Don’t steal mangoes from your neighbor’s mango tree!” “Don’t look into your classmate’s answer-sheet during exams”. How many times a day does someone tell you what to do? How often do you have to stop yourself from doing what you want, because you know that this action is prohibited or wrong?

It seems like we have rules to oversee just about everything. We don’t always like these rules, since they often mean that someone is keeping us from doing what we want. Yet to live in a civil society, we must have some rules to follow. Laws are rules that bind all people living in a country. These laws are made by our government. We have laws for our general safety, such as laws that protect us from crimes like theft, murder, rape and assault and punish those who commit such crimes.

- Making sure that people follow the law, and investigating cases where the law has been broken is one of the primary duties of the police. Based on the evidence they

find during their investigations, they must also prepare the case for the prosecutor to present at court so that the guilty are punished.

- The police force has a responsibility for maintaining overall law and order and for this purpose it gathers information about what is happening in and around the community it covers. For example, a quarrel between two neighbours can spill out into the streets, and before you know it, some trouble-makers join in and the problems spin out of control. The police need to keep their eyes and ears open, and step in before such problems escalate.
- The police have to make sure that everyone keeps roads and public spaces safe and orderly. In cities and towns, one of the most visible duties of the police is traffic management. The police can immediately arrest a person for letting animals roam around on the road, slaughtering them, or being cruel to them. People who obstruct the road, dirty it, put goods out for sale on the road without a licence, are indecent, drunk or riotous, or neglect to make sure that dangerous places like

wells were kept safe by fencing, etc can also be arrested immediately.

2. Is there just one police force in India?

No. Each state has its own police force under the control of the government of that state. So there are many police forces in the country.

In West Bengal, we have two police forces. One is the West Bengal Police, and the other is the Kolkata Police. While the Kolkata Police covers large parts of the city of Kolkata, the rest of West Bengal is covered by the West Bengal Police. The West Bengal Police also have a special unit called the Criminal Investigation Department (CID). This is sometimes called the 'special branch' or the 'investigative branch'. They are called to investigate serious crimes like fraud, cheating, gang wars and crimes that require police operations across various states.

The technical term for the area a police force covers is "jurisdiction". So we would say that the Kolkata Police has jurisdiction over large parts of Kolkata city, and the West Bengal Police has jurisdiction over the rest of the state.

These jurisdictions are further sub-divided into smaller areas. The smallest area is the jurisdiction of the local police station.

3. Can the police do anything they want?

Not at all. They can only act based on what is written in the law. There are many types of law, and the type of law that the police deal mainly with is Criminal Law.

- Most of the crimes are covered under the Indian Penal Code, which covers over 300 crimes, such murder, theft, kidnapping, dacoity, extortion, counterfeiting of currency, various crimes against women. Crimes under other laws include drug trafficking, hoarding of essential commodities, atrocities against Scheduled Tribes, cyber-crime and so on.
- Another important law that the police need to work with is the Code of Criminal Procedure, which tells the police how to prevent crimes, investigate crimes, apprehend suspected criminals, collect evidence, determine the guilt or innocence of a person and so on.

It is also important to know that the police are also

very strictly governed by their own regulations, the procedures laid down by the criminal laws, and various Acts.

- Any police officer who has committed a crime can be brought before the courts and tried just like anyone else.
- If officers have been rude, behaved badly or not done their duty, then they can be punished by their senior officers according to their service rules.

4. Are there any special laws for children?

One of the most important laws that tell the police and all responsible adults how to deal with children, is the Juvenile Justice (Care and Protection Act), 2015. The Act defines a child as an individual who has not completed the age of 18 years.

The Act lays down child-friendly procedures to deal with children. There are 2 categories of children under the Act:

- Children in conflict with law: those children who commit any offence. These children are looked after by a statutory body called the Juvenile Justice Board.

- Children in need of care and protection: children who are at risk or have been victims of offences committed on them/abandoned/neglected or affected by disasters. Such children are the responsibility of a statutory body called the Child Welfare Committee.

Other special laws for children are

- **Prohibition of Child Marriage Act, 2006:** The law does not allow marriage of girls below 18 years and boys below the age of 21 years.
- **Protection of Children from Sexual Offences Act, 2012:** This law aims to provide protection to children, (both girls and boys) from all forms of sexual offences including sexual offences committed on the internet.
- **Child Labour (Prohibition and Regulation) Amendment Act, 2016:** This Act prohibits employment of children up to the age of 14 years in all forms of employment and prohibits the employment of adolescents in hazardous occupations. Violations to the provisions of the Act are punishable offences.

- **Immoral Traffic (Prevention) Act, 1956:** The Act lays down provisions for the prevention of commercial sexual exploitation of women and children, with violations to the law being punishable offences.

5. Why do the police wear uniforms?

Police officers wear a distinct uniform so that they are easily identifiable to the public. In India, police forces usually have khaki, blue or white uniforms. The uniform includes a cap, belt, and shoulder epaulettes that show their rank and which force the officer belongs to. Police officers should also have a name tag displayed on the chest.

6. Who is in charge of the police force in West Bengal?

- The Director General of Police or DGP for short is the senior-most police officer in the state.
- Each district has a Superintendent of Police, who is the highest police officer in the district.
- Each police station is headed by the Officer-In-Charge (OC) or Station House Officer (SHO). It is also important to know that each Police Station has a Child Welfare

Police Officer, who is usually the second-in-charge of the police station.

7. Can I ask the police to help me out with family problems?

It depends on the problem. If what is happening is a crime like violence in the family, badly beating a woman or a child, or incest, or trespass, of course the police must help you and cannot turn you away and say it is a private affair. But if a son or daughter makes a career choice that a parent does not approve of, then the police has no business in the dispute. That is purely a family matter.

8. Suppose I want to tell the police about a crime, what should I do?

In India crimes are divided into those that are "cognizable" and those that are "non-cognizable".

- A "cognizable" crime is for example kidnapping, murder, rape, rioting, dacoity, etc. which means that the police can take notice of them directly, register an FIR and begin to make inquiries.

- A "non-cognizable" crime is for example cheating, fraud, forgery, bigamy, selling underweight or adulterated food or creating a public nuisance, which means that the investigation will start only when a magistrate has taken the complaint on record and directs the police to investigate.

The way of understanding this rough division is that crimes that need a more urgent response can be complained of directly to the police and others go to the magistrate.

So if you want to report a 'cognizable' offense, the police are obliged to register an FIR immediately. FIR is the short form for First Information Report. Remember that the FIR is your version of what you know. It is not the police's version of events. The police are just there to take your story down accurately without adding anything or taking out anything. To make sure of this, the law actually requires the police officer to read the FIR out to you and it is only once you agree to what is written that you need to sign it. The police must also give you a photo copy of it free of cost. The FIR is recorded in the FIR register and a copy goes to a senior officer and to the magistrate.

If you go to the police to report a 'non-cognizable' offence, the police must at least listen to you, enter your report in the General Diary of the police station, give you a signed copy of the entry, free of cost, and direct you to take it to the magistrate.

9. Will the police automatically arrest everyone named in the FIR?

No, and they should not. Just because someone is named in an FIR is no reason to arrest a person. It is only when there is sufficient ground for believing that a person may have committed a crime that the police can arrest him.

The FIR sets the police investigations in motion. As part of that, the police may speak to victims and witnesses, record statements including dying declarations, check out the crime scene, send articles for forensic examination and bodies for post-mortem as necessary, question several people and with each lead make further investigations.

Once investigations are complete, the officer in charge must make a full record of it. This is called a challan or charge-sheet.

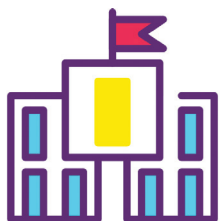
10. Suppose my complaint is about a "cognizable" offence but the police officer refuses to register it. Then what can I do?

You can still get it registered by taking the complaint to a senior officer/head of district police or to the nearest judicial magistrate and they will order it to be registered. To make sure that your complaint is on record and will be followed up, hand deliver the complaint or if you send it by post, send it by registered AD. In any case, always get a receipt that proves and keep that safely.

11. If a police officer will not help or there is no police officer around, can the public catch a thief or wrongdoer and punish him there and then?

Yes and no. You can make what is called a "citizen's arrest" and catch the wrongdoer and take him to the nearest police station. That is all. But you cannot beat up the wrong-doer or join a crowd that is doing that.





Visit 3: The Post Office

Learning topics

Before the visit	During the visit	After the visit
Time: 45 minutes	Time 1 hour	Time 45 minutes
- Who owns post offices? - What happens to a letter when we put it into a post box? - Why do we need to put a stamp on our letters? - Whose responsibility is it to make sure mail reaches the intended person? - How to write an address correctly and completely? - What is the PIN code and why do we need it? - How to address an envelope?	- Introducing counters/desks and post office personnel - How does the post office calculate how many stamps go onto a letter or a parcel? - Introducing other functions of a post office - Small savings - Insurance - Money transfers	- Form participants into groups of four and give each group a chart paper and pen. - Assign one of the following tasks to each group, and give them ten minutes to write their answers on the chart paper. - Identify at least three services one can get at a Post Office - Identify at least three reasons why PIN Codes were invented - Demonstrate addressing an envelope correctly - List at least four things that happen after one puts a letter in a letter box - After ten minutes, ask each group to come up to the blackboard, read their question out loud, and write their answers on the board. Ask the other groups to supplement the lists being made on the board - Sum up each group's findings with clarifications, if required.

Reference Material

1. Who owns post offices?

In India, like in many other countries, the government owns post offices. In India, we have over 15 lakh post offices under the name “India Post”.

All post offices are not identical. Depending on their size, location and the kind of tasks they handle, post offices are described as Head, Sub or Branch Post Office. In rural areas we have the Gramin Dak Sewa Post Offices.

The head of a post office is called a postmaster.

2. What happens to a letter when we put it into a post box?

People mail their letters and packages by placing them in a mailbox or taking them directly to the post office.

At the post office, postal workers sort the mail by size. Letters go through a machine that cancels the stamps. This means that the machine prints lines over the stamps so that they cannot be used again. The machine also prints the

date, the time, and the place of stamping. This is called the postmark.

Postal workers then sort the mail according to its destination (the place where it is going). They may sort it by hand or with the help of machines. Postal workers tie sorted mail in bundles and put it into sturdy sacks. These sacks are marked with the mail's destination.

Postal workers send the mail to its destination by truck, train, ship, or airplane. Postal services around the world cooperate so that mail can even travel between countries. At the destination, letter carriers deliver the mail to each address. Many letter carriers travel on foot or in small mail trucks.

So, apart from the postman we see delivering mail from house to house, there is an army of persons and offices all over the country working to ensure that even the simplest postcard or a tiny package is delivered correctly and safely.

3. Why do we need to put a stamp on our letters?

A postage stamp is a small piece of gummed paper that you buy from the post office and stick on an envelope or

package before you post it. The payment that you make for the stamp is actually the cost involved in moving the mail from your post office to the person who are sending the mail to.

4. Whose responsibility is it to make sure the mail reaches correctly?

The Post Office is responsible for delivering mail to the intended person, but there are conditions to that. You as the sender of the mail, first need to do some things correctly.

You need to make sure that:

1. The name and address of the person who you are sending the mail to is written absolutely correctly.
2. You pay the correct postage for the mail.
3. You do not enclose anything in the mail or parcel that is not allowed by India Post.

5. How to write an address correctly and completely.

Addresses in cities and towns (urban areas) are written slightly different from addresses in villages (rural areas). That's because almost every road in a city or town has

a name, and every house has a name or number. Most villages, being smaller, don't have fixed street names or fixed house numbers.

If you are writing to your friend who lives in a city, then you would write the mailing address as:

1. Name of addressee (i.e. the name of your friend)
2. Number and/or name of her house, and name of the street or road.
3. Name of the locality or mohalla (para)
4. Name of the town or city, with its PIN Code
5. Name of the district
6. Name of the state

If your friend lives in a rural area, then you would write the mailing address as:

1. Name of addressee (i.e. the name of your friend)
2. No. of house, (if any) along with the name of street (if any)
3. Name of the village and Police Station (Thana)
4. Name of the Post Office of delivery and the PIN Code

5. Name of the Taluk or Tahsil
6. Name of the District and State

6. What is the PIN Code and why do we need it?

PIN stands for Postal Index Number. It is a 6 digit code which lets the postal services know exactly which post office your mail or parcel is to be sent to. This is how the code is structured:

- **FIRST DIGIT:** The first digit indicates postal zones which range from 1 to 9. West Bengal comes in Zone 7. Other states in Zone 7 are Odisha, Arunachal Pradesh, Nagaland, Manipur, Mizoram, Tripura, Meghalaya, Andaman and Nicobar Islands, Assam, Sikkim
- **SECOND DIGIT:** Each postal zone is further divided into sub-regions, which are denoted by the second digit. In West Bengal, these range from 0 to 4.
- **THIRD DIGIT:** The third digit represents the geographical area covered by the sorting office. In West Bengal, the General Post Office at Kolkata is the sorting office.

- **LAST TWO DIGITS:** Individual post office: The fifth and sixth digits together identify the specific post-office whose jurisdiction the address falls under.

But why do we need codes? After all, we have names, our houses have names or numbers, our streets have names, and so do our towns and villages. What purpose does the code serve?

- India is a huge country, and has about 8,000 cities and towns, and over 6.5 lakh villages. These are spread over 29 states and 7 union territories. What are the chances of different places having the same name?
Quite high, actually. We have a Durgapur in West Bengal, and a Durgapur in Maharashtra too. There is an Islampur in West Bengal, and an Islampur in Bihar. We have a Behrampur in West Bengal and a Behrampur in Orissa. These are just a few examples. There are many others.
- Add another complication. A person writing a letter in West Bengal to a person in Kerala may write the address in Bengali, which the post man in Kerala will not be able to read.

- A third complication is the varied spelling of names of places. Especially when you are writing in English. Some people write Paschim Medinipur, and some write Paschim Midnapur. Is Alipur Duar two words or one word (Alipurduar)? Is it Cooch Behar or Koch Behar?

The PIN Code system was introduced in India in 1972 to overcome these complications.

Also, when sorting out mail, it is so much easier for the postman to check a six-digit code than to read through four or five lines of address and to figure out which post office your mail should be sent to. Today, in large post offices, mail is not sorted by people but by machines. The machine simply reads the 6 digit pin code and puts the mail into the correct pile.

7. How will I know how many stamps to use when I'm posting something?

Placing the stamp is easy, but knowing which stamps and how many to use is the hard part.

India Post calculates the cost of postage depending on the

weight of your envelope (or parcel), and the distance it has to travel from your post office to its final destination. Obviously, sending a postcard is cheaper than sending a letter, and sending a letter is cheaper than sending a parcel. For exact rates, you should ask at your post office.

The cost of postage also depends on how fast you want your mail to reach. For example, it normally takes 4-6 days for a letter to go from sender to receiver (within India), but if you are in a hurry, you can ask the post office make sure it reaches earlier than normal for an extra fee.

If you want the postal service to provide you with proof of delivery, then you could send your mail by 'Registered Post'. When you do that, once your parcel is delivered, the recipient signs a receipt, which the post office then return to you. Of course, that service comes with an added charge.

If you are sending a parcel with something valuable in it, you may want to 'insure' the parcel. That way, if the contents of the parcel are damaged in transit, then the postal service will compensate you for some amount. However, you have to pay for insurance, and that adds to the cost of postage.

You could also send your mail by Value Payable Post, which

is a complicated term with a simple meaning: you don't put any stamps, and the cost of postage will be paid by the receiver. To do this however, you need to fill in a lot of paper-work at your post-office before they accept your mail.

8. How to address an envelope?

1. Write the recipient's address slightly centered on the bottom half of the envelope.
2. Write your address (the sender) in the bottom left corner
3. To finish, place the stamp in the top right corner.

The sender's address isn't necessary, but it is recommended. If there are any mistakes that prevent the delivery of the letter, the lack of a return address means the post office will be unable to send it back in order to fix any problems. The following are common reasons for items returned to sender:

- The address does not exist or is incorrect
- The item contains insufficient postage
- The addressee has moved without providing a forwarding address

- The item is refused by the addressee

9. Did you know that you can also transfer money through the post office?

The simplest way to transfer money of small amounts is by Money Order. You can fill out a Money Order form with the name and address of the person you want to send money to, and pay that amount to your post office. Soon, the postman at the other end will deliver the money in cash to the intended recipient. In Post Offices with internet facilities, you can fill out the money order form online.

10. Is handling post and mailing money the only function of post offices?

No, not at all. Post Offices provide a lot of other services, which include:

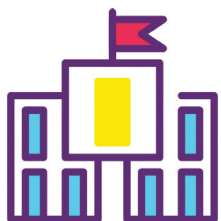
- Savings Schemes such as Savings Account, Recurring Deposits, Time Deposits, Monthly Income Schemes, Public Provident Fund, National Savings Certificates, Kisan Vikas Patra and Senior Citizens Savings Schemes

- India Post also performs the vital function of providing insurance through its Postal Life Insurance and Rural Postal Life Insurance Schemes. The premium applicable is among the lowest on the market today.
- Army Postal Service: This highly subsidized mail and package function by India Post is for the armed forces of India. Military mail is sent between duty

stations in India or abroad and is also available to military personnel in combat zones. In many cases the service is free!

- Post Offices often have a counter for government services like making of AADHAAR Cards and PAN Cards, vehicle registration, payments to NREGA workers etc.





Visit 4: Block Land & Land Reforms Office

Learning topics

Before the visit	During the visit	After the visit
Time: 45 minutes	Time 1 hour	Time 45 minutes
1. Why is land a valuable asset? 2. How does one acquire land? 3. Can girls inherit land? 4. What is the name of the law that gives girls the right to inheritance?	1. Offices of the Land and Land Reforms Department at various levels of administration 2. Significance of the term 'Land Reform' 3. Functions of the Block Land and Land Reforms Office 4. What kind of documents does one need to prove land ownership?	1. Form participants into groups of four and give each group a chart paper and pen. 2. Assign one of the following tasks to each group, and give them ten minutes to write their answers on the chart paper. a. State at least one reason why land is considered a valuable asset b. State at least two ways in which one can acquire land, c. Describe the rights of inheritance of daughters over family property d. Name at least two documents that prove ownership of property e. Explain the term 'land reforms' in a simple terms 3. After ten minutes, ask each group to come up to the blackboard, read their question out loud, and write their answers on the board. Ask the other groups to supplement the lists being made on the board 4. Sum up each group's findings with clarifications, if required.

References

1. Why is land a valuable asset?

Land is an important asset for various reasons. Human beings use land for innumerable activities.

- First and foremost, we use land for building homes to live in. That is a basic need.
- The other important reason is that one can use land to earn money. For example,
 - o People set up factories on land and produce goods which earns them money.
 - o Farmers grow rice, wheat, vegetables, fruits and so on and earn money from the sales.
 - o People with a lot of land give out some portion of it for specific periods – and earn rent.
 - o Coal, iron ore, gold, diamonds – all these are extracted from land.
- The amount of land available is limited, but the human population is growing by leaps and bounds. As the population grows, so does the demand for land.
 - o The earth has about three-fourth of its area under

water and only one fourth as land.

- o Of this one-fourth, there are areas in which it is difficult, if not impossible to live. For example, mountainous regions, deserts, areas of extremely cold climate such as the Arctic and Antarctic regions, swamps and marshy land, etc.
- o And let's not forget, we have to share this land with animals, both domestic and wild.

2. How does one acquire land?

People can acquire land and other assets in many ways.

- You can buy land from someone who is selling it.
- If your parents own land, then, as their daughter, you can inherit some or all of the land.
- The government sometimes gives land to landless poor people under special circumstances.
- One does not necessarily have to 'own' land to be able to use it. For example:
 - o If a person does not own a building, he or she could rent an apartment from someone else to live in.
 - o If a person does not own farmlands, he or she

could lease some land and grow their own produce.

3. Can girls inherit land?

Many people believe, quite wrongly, that girls cannot inherit land or any other assets from their parents.

How did this misconception come about? It comes from the belief that daughters will get married, move away from their parents' homes and live in their husbands' homes and be looked after the husband's family. So why should she get anything from her parents' property?

It is important to be clear on this: just like boys are legal heirs to their parents' property, so are girls. By 'legal heirs', we mean that girls' rights to inheritance are protected by law.

Today, people understand that a daughter remains a daughter whether she is married or unmarried, just as a son remains a son, married or unmarried. In India, as in other countries, the law now recognizes women as holders of property, and having the right to inherit property from parents. In other words, girls are also legal heirs of their parents.

4. What is the name of the law that gives girls the right to inheritance?

There is no single law that gives girls the right to inheritance. Before we go into the laws we have to understand that:

- Just as sons and daughters have a 'right to inherit', the owner of the property, the mother or father, also have a right to give away the property to someone else if they wish.

A son or a daughter – or any other legal heir – may have a 'right to inherit' a property. However, if the person owning the property makes a 'will' – that is – makes a written statement giving whatever he or she owns to someone else, the legal heirs lose their right of inheritance.
- The second thing to remember is that laws are complex, and the amount of inheritance depends on various factors. For the purpose of this discussion it is important to know that:
 - o Inheritance for Hindu families is governed by a law called the Hindu Succession Act, 1956, amended in 2005. According to this law, a daughter has the same right to inheritance of property as a son.

This is regardless of whether she is married or un-married. This law also applies to daughters of Sikh, Buddhist and Jain families.

- o For Muslims, inheritance laws are governed by personal law. Both sons and daughters are legal heirs, but the share of a daughter is typically half of that of sons.
- o Christians are governed by the Indian Succession Act, 1925. Under this, sons and daughters inherit equally.

5. What does the term 'land reforms' mean?

Around the world, land serves as a foundation for security, shelter, income and livelihoods. But rights to land are not equitably distributed amongst all.

In India, prior to independence, land was mostly held by a small set of landlords or zamindars, who had permanent property rights. The zamindars allowed people to live on their land and use it, and collected rent from them. From this rent, they paid the government a certain sum as 'land revenue', and kept the rest for themselves. Unfortunately, the zamindars collected far higher rents than necessary from their poor tenants. This was a very unfair system as the

zamindars made huge profits from people who were very poor to begin with.

After India became independent, the government abolished zamindari system and implemented some land reforms. Which is why the name of the office you are visiting is "Land and Land Reforms Office". One of the reforms was to put an upper limit to the amount of land a person could own. Excess land taken over by the government and given under special terms to landless people.

6. Officers of Land and Land Reforms Department

Level	Designation
District	District Land and Land Reforms Officer (DL & LRO)
Sub-Division	Sub-Division Land and Land Reforms Officer (SL & LRO)
Block	Block Land and Land Reforms Officer (BL & LRO)
Gram Panchayat	Revenue Inspector (RI), Amin and Bhumi Sahayak (BS)

7. Functions of the Block Land and Land Reforms Office

The Block Land and Land Reforms Office is entrusted with

- Land Reforms measures such as vesting, taking over possession and distribution of ceiling surplus lands,

recording and protection of bargadars, settlement of harvesting disputes, recording of homestead beneficiaries, administration of West Bengal Restoration of Alienated Land Act, etc.,

- Settlement and Survey work,
- Land management, maintenance of records of rights, land utilisation, etc.,
- Collection of land revenue, cesses and other Government dues, loans of different kinds
- Crop survey, agricultural census
- Besides, it is expected to assist general administration and magistracy by conducting land-based miscellaneous enquiries and by collecting and furnishing of information on crop status and natural calamities.

8. What documents are required to prove land ownership?

Land title is a document that determines the ownership of land or an immovable property. Having a clear land title protects the rights of the title holder against claims made by anyone else to the property.

- When a person buys land from a person who is selling land, the land title document is called “Dalil”. Such land can be sold by the landowner’s legal heirs, including daughters donated and inherited.
- “Patta” is a document that proves land ownership of land provided by the Government to rural landless families. It should be in joint names when both wife and husband are alive and living together. The wife’s name comes first in the “Patta”, then the husband’s name. In case of a woman-headed family, the “Patta” is issued in the name of the woman only. Patta land cannot be sold, but can be inherited, including by daughters.

Why is the wife’s name put first in the Patta? Housing, land and property are a very important asset for those who have limited wealth. Women whose husbands or fathers have died can lose these assets to male family members if their right to the land is not ‘secure’ – that is, protected by a legal document in their name.

Another document that is required by landowners is Khatian or Porcha. This is a legal document issued by local BLLRO (Block Land and Land Reforms officer) office.



Kanyashree Prakalpa
A Scheme for the Empowerment of Adolescent Girls
Department of Women and Child Development and Social Welfare
Government of West Bengal