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**COMMITTEE ON EMPOWERMENT  
OF WOMEN  
(2006-2007)**

**FOURTEENTH LOK SABHA**

**‘INSURANCE SCHEMES OF LIC FOR WOMEN’**

**MINISTRY OF FINANCE  
(DEPARTMENT OF BANKING AND INSURANCE)  
AND  
MINISTRY OF WOMEN AND CHILD  
DEVELOPMENT**

**THIRTEENTH REPORT**



**LOK SABHA SECRETARIAT  
NEW DELHI**

*August, 2007/Sravana, 1929 (Saka)*

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DEVELOPMENT

*Presented to Lok Sabha on 14 August, 2007*

*Laid in Rajya Sabha on 14 August, 2007*



LOK SABHA SECRETARIAT  
NEW DELHI  
*August, 2007/Sravana, 1929 (Saka)*

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COMPOSITION OF THE COMMITTEE ON EMPOWERMENT OF WOMEN  
(2006-2007)

Smt. Krishna Tirath — *Hon'ble Chairperson*

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25. Smt. N.P. Durga
- \*26. Smt. S.G. Indira
27. Smt. Brinda Karat
28. Smt. Hema Malini

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\*Ceased to be the Member of the Committee *w.e.f.* 24th July, 2007 consequent upon her retirement from the Rajya Sabha.

29. Smt. Maya Singh
30. Smt. Syeda Anwara Taimur

SECRETARIAT

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4. Smt. Veena Sharma — *Deputy Secretary*
5. Smt. Reena Gopalakrishnan — *Committee Officer*
6. Shri Shams Afroz — *Senior Executive Assistant*

## INTRODUCTION

I, the Chairperson of the Committee on Empowerment of Women present the Thirteenth Report (Fourteenth Lok Sabha) of the Committee, on the subject 'Insurance Schemes of LIC for Women'.

2. The Report is based on the inputs received from the Ministry of Finance (Department of Banking and Insurance), Ministry of Women and Child Development, Life Insurance Corporation of India (LIC) and impressions gained during on-the-spot visit of the Committee.

3. The Committee on Empowerment of Women took oral evidence of the representatives of the Ministry of Women and Child Development on 27th February, 2007 and Ministry of Finance (Department of Banking and Insurance) and Life Insurance Corporation of India on 17th May, 2007 in connection with examination of the subject.

4. The Draft Report was considered and adopted by the Committee on Empowerment of Women (2006-2007) at their sitting held on 10th August, 2007. The Minutes of the sitting form Part II of the Report.

5. The Committee wish to express their thanks to the Ministry of Finance (Department of Banking and Insurance) and Ministry of Women and Child Development for placing before them material and information in connection with the examination of the subject and for giving evidence before them.

6. The Committee also place on record their appreciation for the valuable assistance rendered to them by the officials of the Lok Sabha Secretariat attached to the Committee.

7. For facility of reference, the Observations and Recommendations of the Committee have been printed in thick type in the body of the Report.

NEW DELHI;  
10 August, 2007  
19 Sravana, 1929 (Saka)

KRISHNA TIRATH,  
*Chairperson,*  
*Committee on Empowerment of Women.*

## **REPORT**

### **INSURANCE SCHEMES OF LIC FOR WOMEN**

#### **A. INTRODUCTORY**

1. In our country, the importance of insurance is not as widely recognized, as it ought to be. One of the reasons for this is the ignorance towards the existence and benefits of various insurance schemes among the marginalized sections of the society, especially women. When women fall ill, meet accident, lose their jobs or are unable to work due to various reasons, they and their dependents fall into abject poverty. This has spiralling effect which brings down such women and their family to a deplorable condition, warranting thereby the need of insurance cover for them.

2. The Insurance Act (1938) was the first legislation governing not only life insurance but also non-life insurance to provide strict state control over insurance business. The demand for nationalisation of life insurance industry was made repeatedly in the past but it gathered momentum in 1944 when a bill to amend the Life Insurance Act (1938) was introduced. However, it was much later that life insurance in India was nationalised. About 154 Indian insurance companies, 16 non-Indian companies and 75 provident companies were operating in India at the time of nationalisation. Nationalisation was accomplished in two stages; initially the management of the companies was taken over by means of an Ordinance, and later, the ownership too by means of a comprehensive bill. The Parliament of India passed the Life Insurance Corporation Act on the 19th of June 1956, and the Life Insurance Corporation of India was created on 1st September, 1956, with the objective of spreading the concept of life insurance much more widely and in particular to the rural areas with a view to reaching all insurable persons in the country, providing them adequate financial cover at a reasonable costs.

#### **B. INSURANCE SCHEMES OF LIC FOR WOMEN**

3. The Committee have been informed that the Life Insurance Corporation of India (LIC) allows life insurance cover to all females whether they are minor/major girls, major female students, single women, married women or widows. The cover depends upon their financial status and social background. Further, life insurance cover is allowed on the basis of their own income as well as income of their parents/husbands. The premium stipulated under various schemes do not differ by gender or in other words, the same premium is charged for the same level of benefits from men and women under LIC's policies.

4. The Ministry of Finance, Department of Banking and Insurance in a note furnished to the Committee have informed that LIC has designed exclusive plans for female beneficiaries such as Jeevan Bharti Plan, Janashree Bima Yojana and Aanganwadi Karyakartri Bima Yojana, which is an add-on benefit scheme specifically for Aanganwadi



Workers and Helpers. All these schemes are being administered by the Department of Banking and Insurance. The Ministry of Women and Child Development is being involved in the implementation of Aanganwadi Karyakartri Bima Yojana. These schemes have been discussed in detail in the succeeding paragraphs.

**(i) Jeevan Bharati Plan**

5. As informed by the Department of Banking and Insurance, the Jeevan Bharati Plan is a money back policy providing certain special benefits to women. Regarding the features and benefits available under the Scheme, the Department of Banking and Insurance have stated as follows:

*Eligibility Criteria:* Female whose age is between 18 and 50 years can avail the benefit under this plan.

*Benefits:* On death during the term, an amount equal to the Basic Sum Assured along with accrued Guaranteed Additions and vested reversionary bonuses, if any, as declared by the Corporation, is payable.

- Survival Benefits: 20% of the sum assured is payable on survival at quinquennial intervals during the term.
- On Maturity: The balance Sum Assured along with accrued Guaranteed Additions and vested reversionary bonuses, if any, as declared by the Corporation, is payable.
- Special benefits: Female Critical Illness (FCI) benefit and Congenital Disability Benefit (CDB) is available under this plan.

**(a) Female Critical Illness (FCI) Benefit**

6. The Committee have been informed that a special benefit of an amount equal to the Sum Assured (subject to a maximum of Rs. 2 lacs) is payable on the occurrence of any one of the following Critical Illnesses:

- (i) Breast cancer
- (ii) Ovarian / Fallopian Tube cancer
- (iii) Cervical cancer
- (iv) Uterine cancer
- (v) Vaginal / Vulval cancer

7. While appreciating the coverage of almost all forms of Cancer under Critical Illness, the Committee desired to know whether common ailments such as TB, malaria, caesarian delivery etc. could also be brought under the purview of Jeevan Bharti Plan. Responding to the query, the representative of the Department of Banking and Insurance, during the evidence stated:

“You have opened an entirely different face of it. Today LIC is doing life insurance plus death due to accident. Criticalness traditionally has been referred to as illness, which has every possibility of leading to death. Heart problems and cancer are diseases that are termed as critical illness. What you are referring about TB is also extremely important because it debilitates one from working. This as per the current regulation comes under health insurance scheme. The LIC has not started any health scheme. We do not have any expertise and we do not know how to price it.”

**(b) Congenital Disabilities Benefit (CDB)**

8. Regarding Congenital Disabilities Benefits, the Department of Banking and Insurance have stated that an amount equal to 50% of the Sum Assured (subject to a maximum of Rs 1 lakh) is payable under the plan on the birth of the child with any one or more of the Congenital Disabilities out of the following diseases subject to certain conditions and restrictions:

- (i) Down's Syndrome
- (ii) Spina Bifida
- (iii) Tetralogy of fallot
- (iv) Oesophageal Atresia & Tracheo-oesophageal Fistula
- (v) Anal Atresia, Imperforate anus
- (vi) Cleft Palate with or without Cleft Lip

9. The Committee have also been informed that there is a waiting period of six months for availing Female Critical Illness benefits and one year for Congenital Disability Benefits.

10. In this context, the Committee desired to know whether it is justified to have waiting period to avail the benefits. In response, Department of Banking and Insurance have informed that the waiting period of six months has been kept to avoid anti-selection *i.e.* to prevent cases where people come to know about the illness covered under the scheme and then deliberately take this insurance to avail the benefits. The Ministry have further stated that in case of claim under Female Critical Illness (FCI), appropriate medical practitioner's report, diagnostic reports like Histopathological report, report from the attending Physician and report from Oncologist and/or any other test which the medical examiner of the LIC may prescribe are required to be submitted.

11. The Committee further desired to know whether the insured person has to wait for months together for getting the benefit under the Scheme even after furnishing the required certificate from a doctor or hospital. In this regard the Department of Banking and Insurance have informed that the cases that arose in 2005 and 2006 have been settled within two to three months. However there has been a delay in settling three claims pertaining to the earlier period due to formalisation of systems and procedures for settlement of such claims.

12. The Committee also desired to know about the claims received under FCI during 2002, 2003 and 2004 and the time taken to settle those claims. Replying to the query, the Ministry have furnished the following information:—

Year	No. of claims received under FCI	No. of claims settled							
		1 month	2 months	3 months	4 months	5 months	6 months	9 months	1 year
2002	Nil								
2003	Nil								
2004	3	1						1	1

13. Seeking clarification about the Congenital Disabilities Benefits (CDB), the Committee desired to know about the conditions that are being imposed for getting the benefits under the scheme. To this, the Department of Banking and Insurance have informed that under CDB, benefit is payable on the birth of the child with any one or more of the Congenital Disabilities listed under the scheme. This benefit is available for two children only. The Ministry have further stated that the birth of such child should have occurred before completion of 40 years of age of the assured life. The congenital disabilities must manifest within a year of the child's birth. Further, the child should survive for at least 30 days.

**(c) Additional Benefits**

14. The Committee have been informed that the following additional benefits are also made available to women beneficiaries insured under the Jeeven Bharti Plan:

- (i) Guaranteed additions at the rate of Rs. 50/- per thousand: Basic Sum Assured accrue at the end of each completed year for which premium is paid, during the first five years of a policy. These are paid on death and maturity.
- (ii) Bonuses after the first five years: Revised bonuses based on the Sum Assured as declared by the Corporation is vested in each year and paid on death or maturity.
- (iii) Auto Cover: Provided at least two years' premiums have been paid under a policy, full death cover (irrespective of survival benefit payments made) is admissible for a period of three years from the date of first unpaid premium. However, claims under the Female Critical Illness benefit, Congenital Disability Benefit and Accident benefit are not admissible during the period of auto cover where premiums are unpaid.
- (iv) Encashment of survival benefits when needed: A policy holder can take survival benefits on or after the due dates, but before the date of maturity, in case of deferment, the LIC pays increased survival benefits and the increment at the rates decided by the Corporation from time to time.

- (v) Accident and Disability Benefits: Accident benefit can be availed under this plan, subject to the payment of an additional premium of Re. 1/- per thousand Sum Assured.
- (vi) Flexibility to pay premiums in advance: A policy holder has the flexibility to pay the next yearly premium in advance (in maximum three installments). The beneficiary is eligible for a premium rebate of 4 per cent per annum for complete number of months on the portion of premium paid.
- (vii) Option to receive maturity benefits in the form of an annuity: The policy holder has the option to receive the maturity proceeds in the form of an annuity. The immediate annuity rate prevalent at the time of maturity is applicable.

15. The Committee during its study visit to Mumbai desired to know the total number of lives covered under the Jeevan Bharati Plan during the last three years. In reply, the LIC have furnished the following data :—

	2003-04	2004-05	2005-06	01.04.06 to 30.11.06
Lives covered under Jeevan Bharti Plan	100169	61642	39379	12610

**(ii) Janashree Bima Yojana**

16. The Committee have been informed that the Janashree Bima Yojana is a flagship Scheme formulated and administered by the Ministry of Finance. The Scheme is ironed out of the Social Security Fund the Government has entrusted with LIC. The Scheme which was introduced on 10th August, 2000 is applicable to people living below poverty line and marginally above poverty line. Under the scheme, 44 occupational groups have been identified (List enclosed at Annexure I). Out of these 44 identified groups, 4 are exclusively women occupational groups viz. Lady tailors, Papad workers attached to SEWA, Hilly Area Women and Aanganwadi Workers.

17. The Ministry have stated that the eligibility criteria being followed to avail the benefits under the Janashree Bima Yojana are as under:—

- (i) Persons should be between the age group of 18-59 years.
- (ii) In addition to persons under BPL, those placed marginally above poverty line may also be covered provided they belong to the identified vocational groups.
- (iii) Persons living in one area can be grouped for the scheme, if nodal agency is one and if vocational relationship can be established among them. For e.g. taxi drivers and auto rickshaw drivers living in the same area.
- (iv) Minimum Membership of a group should be 25 persons.
- (v) One member should normally be the Head of the family.

18. The groups are identified and notified by LIC in consultation with State Government/Nodal Agency.

19. The Committee desired to know the rationale behind the criteria of having minimum of 25 persons in a group for availing the benefits under the Scheme. In response, the Ministry have informed that Group Insurance is a low cost term insurance offered to groups of persons. Larger the group, more appropriate would be the premium. However, in exceptional cases, group size of 20 has also been allowed.

20. When the Committee desired to know whether it is possible to treat widows as a separate entity under the Scheme in rural areas, the Ministry stated that the widows can avail the benefit under any of the identified vocational categories.

### **Benefits under Janashree Bima Yojana:**

21. The Committee have been informed that when the Scheme was originally designed, the following were the benefits that were made available to the beneficiaries:

**Natural Death:** In the event of death of the member, Sum Assured of Rs.20,000 was payable to the nominee.

**Accident Benefit:** In the event of death by accident or Partial/Total Permanent Disability due to accident, the following benefit was payable to the nominee.

(i)	On death due to accident:	Rs.50,000
(ii)	Permanent total disability due to accident:	Rs.50,000
(iii)	Loss of 2 eyes or 2 limbs OR one eye and one limb in an accident:	Rs.50,000
(iv)	Loss of one eye or one limb in an accident:	Rs.25,000

22. However, with effect from 15.08.2006, the benefits available to the beneficiaries have been revised as under:—

Natural Death:		Rs 30,000
Accident Benefit:		
(i)	On death due to accident:	Rs.75,000
(ii)	Permanent total disability due to accident:	Rs.75,000
(iii)	Loss of 2 eyes or 2 limbs OR one eye and one limb in an accident:	Rs.75,000
(iv)	Loss of one eye or one limb in an accident:	Rs.37,500

**Premium:**

23. The Committee have been informed that Rs.200/- per member is the premium to be paid under the scheme which is shared as under:

50% of the premium is to be paid by members or Nodal Agency or State Govt. at the time of submitting proposal and subsequently on each annual renewal date. The remaining 50% of the premium is borne out of Social Security Fund which was created in 1988-89, with a fund of Rs. 808.25 crores as on 31.03.2006, being controlled by LIC.

**Nodal Agency:**

24. The Department of Banking and Insurance in a note furnished to the Committee have stated that the Nodal Agencies in this Scheme include the Panchayats, NGOs, Self Help Groups or any other institutionalised arrangements. The Nodal Agency acts for and on behalf of the insured members in all matters relating to the Scheme. Regarding the functioning of Nodal agencies, the Committee have been further informed that Nodal Agency obtains an Applicant-cum-Nomination form from eligible members duly completed by the proposed members and incorporates the details in the Register of members. Master Proposal form along with the list of members with details is submitted along with the amount of 50% of the premium collected from the members. The Nodal Agency has to satisfy that the age stated by the eligible member is in order. In case of claim, the Nodal Agency submits the claim form along with the required papers to LIC P&GS (Pension and Group Scheme) Unit. They also help the member in obtaining scholarship under Shiksha Sahayog Yojana for the children of the member. The Nodal Agency acts as a facilitator between the members and LIC in all matters pertaining to the scheme.

25. Seeking further clarification over the role of nodal agencies, the Committee desired to know what measures do the Ministry adopt in case the groups are unable to secure the support of nodal agency for being covered under Janashree Bima Yojana. In reply, the Ministry have stated as under:—

“Generally identification of nodal agency for groups which can be covered under Janashree Bima Yojana is not a problem. Associations, Unions, Non-Governmental Organizations and Departments of State/Central Governments are all working as nodal agencies in implementation of Janashree Bima Yojana. However, if a group from the approved occupations wants to be covered under Janashree Bima Yojana and no nodal agency is coming forward as an intermediary, Panchayats or the respective departments of State/Central Governments may act as nodal agency”.

**Identification of Groups:**

26. The Committee have been informed that the groups are identified and notified by LIC in consultation with the State Government/Nodal Agencies. When the Committee

desired to know about the procedure being followed in identifying the groups and notifying the same by the LIC, it was informed as below:

“When such a request is received from the State Governments, there is no problem in notifying the group. However, when such a group is suggested by an NGO, the Marketing Officials of LIC visit the group to find out if they fulfill the criteria for being covered under the Janashree Bima Yojana”.

### **Claim Procedure:**

27. The Committee have been informed that the nominee of the deceased member is required to furnish the original death certificate to the Nodal Agency that makes the arrangement to forward the same along with the claim papers to LIC *i.e.* the Branch which has originally finalised the scheme. LIC settles the claims by sending ‘A/C Payee’ Cheque directly to the beneficiary. In case of accidental claims, police inquiry report is required to be submitted. The detailed procedure is mainly on the lines of the procedure of Social Security Group Schemes.

28. The Committee further desired to know the total number of women who have so far been covered under the Scheme since inception. In this regard, the Ministry have furnished the following data:—

“Occupational Group	2005-06	2004-05	2003-04	2002-03
Hilly Area Women	80	2,419	767	46,991
Lady Tailors	704	226	574	6,158
Papad Workers (SEWA)	0	8,293	157	3,048
Anganwadi Workers/Helpers	4,77,266	5,82,386	33,685	0
Total	4,78,050	5,93,324	35,183	56,197”

### **(iii) Aanganwadi Karyakartri Bima Yojana (AKBY)**

29. Aanganwadi Women Workers and Helpers (AWWs/AWHs) are honorary workers who hardly get any benefit that is available to State Government employees. The Committee have been informed that LIC has designed an add-on benefit scheme under Janashree Bima Yojana exclusively for AWWs/AWHs. This Group Insurance scheme for AWWs/AWHs was finalized with the help of Ministry of Women & Child Development. The scheme is being implemented all over India, from all the Pension & Group Scheme Units (P&GS) *w.e.f* 1st April, 2004. The scheme provides life insurance protection along with certain female critical illness benefits to the members.

30. In this regard, the representative of Ministry of Women and Child Development during evidence stated:—

“The Scheme was started in April 2004, the target group is the Aanganwadi Workers and’ Aanganwadi Helpers.....As on November, 2006, there are 22 States and UTs whose Aanganwadi Workers and Helpers have opted for this Scheme. The coverage as on 31st December, 2006 is 4.5 lakh lives.”

31. The Committee have been informed that each State Government/ Union Territory Administration identifies and nominates the appropriate Nodal Agency to act for and on behalf of the insured members in all matters relating to the scheme. As per the Aanganwadi Karyakartri Bima Yojana, the Nodal Agency could be the respective Drawing and Disbursing Officer for the AWWs/AWHs who could be the Child Development Project Officer (CDPO) at the block level and District Programme Officer (DPO) at the District level.

32. The Committee have been informed that Aanganwadi Workers and Helpers aged between 18 to 59 years are covered through a one-year renewable group term assurance scheme. They have further been informed that the premium for the scheme is Rs.280/- per member per annum. This premium is contributed as follows:—

(i)	Govt. of India (through Ministry of HRD)	Rs.100/-
(ii)	Aanganwadi Worker/Helper (for providing critical illness benefit)	Rs. 80/-
(iii)	Social Security Fund	Rs.100/-

33. The benefits available under the scheme are the same as under Janashree Bima Yojana except for an additional benefit *i.e.* Scholarship of Rs. 300/- per quarter per child studying in the IX to XII standards (restricted to two children). If the student fails he is not eligible for the scholarship for the following year in the same standard.

### **Role of Ministry of Women and Child Development**

34. The Committee have been informed that the Ministry of Women and Child Development are involved in the implementation of the Scheme. Elaborating the role of the Ministry, the Committee have been informed as below:—

“The Scheme was communicated to all the States/UTs, through the Ministry of Women and Child Development. As per the instructions the State and UT Administrations are required to identify certain Officers as Nodal Agency/ Agencies under the Scheme to act for and on behalf of the insured members. Individual AWW/AWH are required to fill up a form for joining the Group Insurance Scheme. Forms are made available through the nearest Pension and Group Insurance Scheme (P&GS) unit of LIC. Forms duly filled along with the contribution of Rs. 80/- is submitted back to P&GS unit through the Nodal Agency. The master policy is issued in the name of the Nodal Agency. The Claims are also routed through the Nodal Agency and settled by the LIC by sending A/C Payee cheques directly to the beneficiaries. On receipt of the details of the number of AWWs/AWHs enrolled under the Scheme, the Ministry releases Government of India’s share directly to the LIC”.

### **Utilisation of Budget**

35. The Committee further desired to know the amount released by the Ministry of Women and Child Development to LIC under the Aanganwadi Karyakartri Bima



Yojana during the past three years and the number of AWWs/AWHs covered under the Scheme. In this regard the Ministry have furnished the following information:—

Year	Amount	Coverage
2004-2005	Rs. 5.00 crores.	5,78,209
2005-2006	Rs. 8.00 crores	4,84,970
2006-2007	Nil	4,47,541 (as on 31.12.2006)

36. Responding to a query on the steps taken to expedite the disbursement for the year 2006-07 under the scheme, the representative of the Ministry of Women and Child Development stated as under:—

“The amount is to be released, there is a system. When the LIC sends us the State wise list, we release the money. The budget provision for the current financial year has not been spent so far. Actually it is correct. We take our own policy. Premium is paid on a specified date and it is not as if non-payment of Government of India’s share means, the benefits of the Scheme have ceased to be available to the insured people. I am assuring that the budget will be used and we will be releasing the money shortly.”

#### **Low Coverage under AKBY**

37. The Committee have been informed that there are around 13.2 lakhs Aanganwadi Workers/Helpers in the country. However, all of them are not covered under the Scheme. When they desired to know the reasons for the low coverage and the steps taken thereon, the LIC have informed that it cannot be expected of every AWW/AWH to pay the premium of Rs. 80/- and continue to pay every year. However, in a subsequent note, LIC informed that the premium of Rs. 80/- has been waived off w.e.f. 1st April, 2007.

38. Explaining the reasons for low coverage of Aanganwadi Workers under the Scheme, the representative of the Ministry of Women and Child Development during evidence stated as under:—

“There are 22 states and UTs that have responded positively to the Scheme. That means there are 13 States and UTs that have not yet initiated the Scheme. Part of the publicity programme that we are going to start shortly is aimed at getting those 13 States and UTs. We have been writing to them. But now we find that it is not good enough and we will have a more concentrated programme to involve the 13 States and UT Governments and get them to help with enrolling more members under this insurance Scheme.”

39. The Committee further desired to know whether the Ministry have employed any independent agency to find out the causes for the low i coverage of beneficiaries under the scheme. In this regard, the representative of the Ministry, during the evidence, responded as below;

“The suggestion is very well taken, the reason why we have not thought of it so far is that the Scheme was started in 2004, this is the first time that in the last six months or so that it has been seriously analysed by the Government and we find these lacunae. We can look into the reasons, the suggestions have already have been made and we can consult the State Governments.....once the Scheme is revamped and when there is more coverage, then we can have a critical analysis of the Scheme.”

### **Settlement of Claims**

40. The Ministry of WCD have informed the Committee that 33 claims have been settled during 2004-2005 and another 372 claims during 2005-2006. The Ministry have further informed that as per the Scheme, they do not submit claims to LIC. Instead, the claims are submitted to the P&GS through the State Government Officials of WCD acting as the Nodal Agency under the Scheme. The year wise and State wise details of the Claims Submitted and settled till 31.10.2006 are given at **Annexure II.**

### **C. PUBLICITY GIVEN TO THE SCHEMES**

41. Taking note of the low coverage of beneficiaries under the various schemes of LIC, the Committee desired to know the efforts made by the concerned Ministries in coordination with the LIC to popularise the schemes in different parts of the country, especially rural areas. The Committee have been informed that the Schemes are being publicised by LIC in different parts of the country. Some of the efforts made in this regard are as follows:

- (i) Identifying Institutions who are engaged in micro-finance and trying to popularize the social security schemes in collaboration with them to the identified groups of below poverty line families.
- (ii) Meetings of NGOs are organized in various centres.
- (iii) Wider publicity amongst the beneficiaries and the NGOs, regarding the benefits of the Scheme is done through posters, leaflets and brochures.
- (iv) Advertisements are given on All India Radio.
- (v) Programmes on All India Radio.

- (vi) Intensive publicity is done through print and electronic media. In rural areas publicity is carried through hoarding, banners at fairs and melas and wall paintings and through advertisements in the regional language newspapers.

42. During the evidence, the representative of LIC elaborated as under;

“We approach it in two ways. Our basic work is done in the divisional offices. We have 100 divisional offices across the country. We give additional target to the people stating that this many people to come from this particular area depending on the potential of that area. We do not give it occupation wise. The other way is to talk to the people engaged in the Scheme because the group Schemes are organized in such a way that they know the people. We have a directory of the people who are working in particular Scheme or the NGOs working in it, etc. Apart from this we are celebrating the month of October as the Social Security Month to coincide with the birthday of Mahatma Gandhi. During this month we have a number of awareness programmes especially targeted at the grass root level, Panchayats, NGOs, Trade Unions and other organizations working among them. We also distribute pamphlets in local languages. All India Radio is a good medium to reach them, plus the wall paintings displayed in the rural areas, most of it in the annual fairs. For example, during Ambedkar Jayanti, lakhs of people come to Diksha Bhoomi, and we put a stall. These types of fairs are one big medium for us to make it popular among the people. Our targets are those people who are working among them, like the NGOs and the Trade Unions, who will be educated and who will be the nodal ones.”

43. Explaining the efforts made to create awareness regarding the Schemes of LIC, the representative of the Ministry of Women and Child Development, during evidence, deposed as under:—

“We have already designed the pamphlets which will be in various Indian languages, which will be in very simple explanatory step by step from explaining what is it that the Aanganwadi workers and the Aanganwadi helpers gains if she is part of the Scheme.....We are also told that LIC has 69 Pension and Group Units in the country. Pension and Group Unit is a set up that handles insurance in the country. So these 69 units along with the State Governments at our behest could take up and have small sensitization workshops or sensitization programmes for the CDPOs and DPOs, the Aanganwadi workers and Aanganwadi helpers so that they actually understand the Scheme, they understand the benefits, they know what is good for them what is in it for them. This is what we are planning in the course of the next few months.”

## OBSERVATIONS/RECOMMENDATIONS

44. The Committee note with concern that there is low coverage under various insurance schemes of LIC, especially under the schemes designed for women. Though LIC has designed exclusive schemes/plans for female beneficiaries, *viz.* Jeevan Bharti Plan, Janashree Bima Yojana and Aanganwadi Karyakartri Bima Yojana (an add-on benefit scheme for Aanganwadi workers and helpers under Janashree Bima Yojana), the response of intended beneficiaries to these schemes is far from promising. The Committee are constrained to note that there has been a consistent decline in the number of lives that have been covered under the Jeevan Bharti Plan from 2002 to 2006. The number of lives covered under the Plan has been 10,0169, 6,1642, 3,9379 and 1,2610 during the years 2003-04, 2004-05, 2005-06 and 2006-2007 (from 01.04.2006 to 30.11.2006) respectively. The Committee feel that either there is something amiss with the conceptualization of the scheme or the Government have not taken adequate measure to reach the targeted beneficiaries. The Committee, therefore, recommend that the Ministry of Finance (Department of Banking and Insurance) should go in for a thorough assessment and re-conceptualization of the schemes so as to reach out to the intended target groups.

45. The Committee find that under 'Jeevan Bharti', a money back Plan, certain special benefits are made available to the women beneficiaries, *viz.* survival benefits, benefit on maturity of Plan, special benefits in view of Female Critical Illness (FCI) and Congenital Disability Benefit (CDB). They also note that only Cancer has been recognized under the female critical illness. However, the Committee feel that apart from Cancer, there are other ailments/conditions like TB, Malaria or a complicated caesarian delivery that might lead to a critical situation. They, therefore, desire that any disease or ailment that may debilitate a working woman should be included under the purview of benefits under critical illness. They also desire that the Ministry should get a survey conducted to find out ailments that are specific to a particular region and include them also in the list of ailments covered under the scheme.

46. The Committee note that there is a waiting period of six months for availing Female Critical Illness benefits and one year for Congenital Disability Benefits under Jeevan Bharti Plan. The Committee feel that this condition in the clause not only prolongs the process of claiming the benefit under the scheme but also discourages women from opting for such insurance plans. Moreover, since various reports *viz.* medical, diagnostic, histopathological, etc. are to be submitted for claiming benefit under the schemes, it is not justifiable to have such long waiting periods. The Committee, therefore, recommend that such conditions should either be done away with or relaxed.

47. The Committee are constrained to note that there has been a delay in settling some of the claims under the Jeeven Bharti Plan due to delay in the formalisation of the procedures for settlement of claims. The Committee feel that mere formulation of a scheme is of no use unless it is implemented in the right spirit. They are of the view that if the claims are not settled in time, the scheme becomes self defeating as such delays cause inconvenience to the claimant and also discourage other women from coming under the umbrella of the insurance schemes. The Committee, therefore, recommend that the Ministry in consultation with Life Insurance Corporation (LIC), should devise a mechanism so as to settle the claims within four to six weeks positively.

48. The Committee are surprised to note that no claims have been received by LIC under Jeevan Bharti Plan during the year 2002 and 2003. Moreover, in the year 2004, there were just three claims. They also feel that either the beneficiaries are ignorant about the benefits/entitlements available under the scheme or the procedure to file their claims with LIC is too complex and cumbersome or the scheme is ill conceived. The Committee, therefore, desire that apart from creating awareness about the scheme and covering maximum number of people, the LIC should provide assistance to the beneficiaries in settling their claims. They also desire that the Ministry, in coordination with LIC should organize camps all over the country to make the beneficiaries aware about the entitlements and the procedures of filing claims with LIC.

49. The Committee find that Janashree Bima Yojana is a flagship scheme formulated and administered by the Ministry of Finance. The scheme has been ironed out of the Social Security Fund the Government has entrusted with LIC. Under this scheme, persons below poverty line and even persons marginally above poverty line are covered under the 44 identified occupational groups. The Committee are happy to note that the Ministry have designed the list by including varied occupational groups. However, the Committee urge upon them to consider bringing more such groups under the umbrella of the scheme. They also desire the Ministry to include widows as a separate entity under the scheme.

50. The Committee are unhappy to find that the coverage of women under the Janashree Bima Yojana is also not satisfactory. More disturbing is the fact that the total number of women who have been covered under the scheme in 2005-06 (*i.e.* 4,78,050) is lesser than the number covered in 2004-05 (*i.e.* 5,93,324). The Committee feel that the scheme has not been designed in conformity with need of the changing times. The Committee, therefore, recommend that the Ministry should find out the reasons for low coverage under the scheme and take steps to make the scheme more innovative so as to reach out to the target group.

51. The Committee note that under Aanganwadi Karyakartri Bima Yojana, a scholarship of Rs. 300/- per quarter per child is made available to children studying in IX to XII standards. While appreciating this provision, the Committee feel that the stipulated amount of Rs. 300/- per quarter is too inadequate to meet the educational requirements of a child for 3 months. The Committee, therefore, desire that the scholarship amount should be enhanced realistically and such benefit should also be extended to students studying in class VI to VIII.

52. The Committee are constrained to find that the Ministry have not been able to disburse the amount allocated for the scheme during the year 2006-07. They note that the Ministry disburse the budget amount on receipt of State-wise list of beneficiaries from the LIC of India. It is therefore, evident that either there is minimum coverage under the scheme or there is lack of coordination among the Ministry of Women and Child Development, Ministry of Finance, State Governments and LIC of India. In both the cases, the beneficiaries are the losers. The Committee, therefore, recommend that the Ministry of Women and Child Development and the Ministry of Finance in coordination with the State Governments and LIC should devise a foolproof mechanism for the timely disbursement of the allocated amount under the scheme.

53. The Committee note that only 20 States and 2 Union Territories have responded to the Aanganwadi Karyakartri Bima Yojana. The Committee are concerned over the low response of Union Territories and feel that the Central Government have been less responsive towards promoting the scheme in Union Territories, apart from Delhi and Chandigarh. As the entire scheme is funded, managed and administered by Government of India, the Committee recommend that the Ministry should take urgent steps to promote the scheme in Union Territories and the States lagging behind in the implementation of this scheme and apprise the Committee in due course of the outcome.

54. The Committee are constrained to note that despite some efforts made by the Ministry of Finance (Department of Banking and Insurance), Ministry of Women and Child Development and LIC to create awareness among the targeted groups and to popularize the schemes of Insurance for women, the coverage under the schemes of LIC *viz.* Jeevan Bharti Plan, Jeevan Bima Yojana or Aanganwadi Karyakartri Bima Yojana has either been stagnant or on the decline. The Committee, therefore, recommend that concerted effort be made by the implementing bodies to see that the schemes are implemented efficiently and effectively. The Committee would also like to be apprised of the number of Scheduled Caste and Scheduled Tribe women covered under the above mentioned Schemes. They also feel that there is a lack of monitoring mechanism at each step.

**The Committee desire that apart from augmenting awareness programmes, a two-tier monitoring mechanism should be put in place whereby the nodal agencies are monitored by the respective State Governments and the State Governments by the Union Government.**

NEW DELHI;  
10 August, 2007  
19 Sravana, 1929 (Saka)

KRISHNA TIRATH,  
*Chairperson,*  
*Committee on Empowerment of Women.*

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## **PART – II**

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*ANNEXURE I*

List of 44 Occupational Groups identified under Janashree Bima Yogana

<b>Sl. No.</b>	<b>Occupation</b>	<b>Sl. No.</b>	<b>Occupation</b>
1.	Beedi Workers	23.	Powerloom Workers
2.	Brick Kiln Workers	24.	Hilly Area Women
3.	Carpenters	25.	Food Stuffs like Khandsari / Sugar
4.	Cobblers	26.	Textile
5.	Fishermen	27.	Manufacture of Wood Products
6.	Hamals	28.	Manufacture of Paper Products
7.	Handicraft Artisans	29.	Manufacture of Leather Products
8.	Handloom Weavers	30.	Printing
9.	Handloom & Khadi Weavers	31.	Rubber & Coal Products
10.	Lady Tailors	32.	Chemical Products like candle manufacture
11.	Leather & Tannery Workers	33.	Mineral products like earthen toys manufacture
12.	Papad Workers attached to 'SEWA'	34.	Agriculturists
13.	Physically Handicapped Self Employed Persons	35.	Transport Drivers Association
14.	Primary Milk Producers	36.	Transport Karmacharis
15.	Rickshaw Pullers / Auto Drivers	37.	Rural Poor
16.	Safai Karmacharis	38.	Construction Workers
17.	Salt Growers	39.	Fire Crackers' Workers
18.	Tendu Leaf Collectors	40.	Coconut Processors
19.	Scheme for the Urban Poor	41.	Aanganwadi Workers/Helpers
20.	Forest Workers	42.	Kotwal
21.	Sericulture	43.	Plantation Workers
22.	Toddy Tappers	44.	Women associated with Self Help Groups.

ANNEXURE II

The year-wise and State-wise details of claims submitted and settled till 31.10.2006 are as under:—

(Amt. in the thousands)

	2004-2005				2005-2006				1.04.2006-31.10.2006			
	Natural		Accident		Natural		Accident		Natural		Accident	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
AP	1	20	0	0	56	1120	1	50	27	540	1	50
Karnataka	3	60	0	0	52	1040	3	125	23	460	3	150
Haryana	0	0	0	0	0	0	0	0	0	0	0	0
J&K	0	0	0	0	2	40	0	0	0	0	1	50
HP	1	20	0	0	18	360	1	50	8	190	0	0
Punjab	0	0	0	0	0	0	0	0	0	0	0	0
Rajasthan	0	0	0	0	2	40	0	0	10	200	0	0
Chandigarh	0	0	0	0	1	20	0	0	0	0	1	50
Delhi	0	0	0	0	2	40	0	0	1	20	0	0
MP	1	20	0	0	25	500	3	125	36	730	1	50
Chhattisgarh	0	0	0	0	0	0	0	0	1	20	0	0
UP	0	0	0	0	2	40	0	0	15	300	0	0
Uttaranchal	0	0	0	0	0	0	0	0	0	0	0	0
Assam	0	0	0	0	5	100	0	0	8	160	0	0
Bihar	0	0	0	0	0	0	0	0	0	0	0	0
Orissa	3	60	0	0	26	520	0	0	25	500	0	0
WB	1	20	0	0	20	400	0	0	24	480	0	0
Kerala	0	0	0	0	3	60	1	25	8	160	1	50
Tamil Nadu	0	0	0	0	56	1120	0	0	43	860	0	0
Goa	2	40	1	50	1	20	0	0	3	60	0	0
Gujarat	16	320	1	50	41	820	3	150	12	240	1	50
Maharashtra	3	60	0	0	44	880	2	100	12	240	4	200
<b>Total</b>	<b>31</b>	<b>620</b>	<b>2</b>	<b>100</b>	<b>356</b>	<b>7120</b>	<b>14</b>	<b>625</b>	<b>256</b>	<b>5160</b>	<b>13</b>	<b>650</b>

\*\* Accidental Claims are inclusive of 3 partial permanent disability claims during 2005-2006

**Critical Illness Claims***(Amount in 000s)*

State	2005-2006		1.04.2006-31.10.2006	
	No.	Amt.	No.	Amt.
Gujarat	1	20	0	0
Maharashtra	1	20	0	0
Uttar Pradesh	0	0	4	80
Kerala	0	0	5	100
Tamil Nadu	0	0	2	40
<b>Total</b>	<b>2</b>	<b>40</b>	<b>11</b>	<b>220</b>

No critical illness claims were lodged during 2004-2005.

As per the records, no claims are pending settlement.

MINUTES OF THE EIGHTH SITTING OF THE COMMITTEE ON  
EMPOWERMENT OF WOMEN (2006-2007)

The Committee sat on Tuesday, the 27th February, 2007 from 1530 hours to 1650 hours in Committee Room 'B', Parliament House Annexe, New Delhi.

PRESENT

Smt. Krishna Tirath — *Hon'ble Chairperson*

MEMBERS

*Lok Sabha*

2. Prof. M. Ramadass
3. Smt. Minati Sen
4. Smt. Karuna Shukla
5. Smt. C.S. Sujatha
6. Shri M.P. Veerendra Kumar

*Rajya Sabha*

7. Ms. Pramila Bohidar
8. Smt. Prema Cariappa
9. Smt. N.P. Durga
10. Smt. S.G. Durga
11. Smt. Brinda Karat
12. Smt. Hema Malini
13. Smt. Maya Singh
14. Smt. Syeda Anwara Taimur

WITNESSES

**I. Ministry of Women and Child Development**

1. Ms. Deepa Jain Singh — *Secretary*
2. Shri Chaman Kumar — *Joint Secretary*

**II. Life Insurance Corporation of India**

1. Shri N.P. Chawla — *Regional Manager (P&GS)*
2. Shri K. Rajeswara Rao — *Director*

## SECRETARIAT

- |                        |   |                         |
|------------------------|---|-------------------------|
| 1. Shri Devender Singh | — | <i>Joint Secretary</i>  |
| 2. Smt. Veena Sharma   | — | <i>Deputy Secretary</i> |
| 3. Shri V.P. Goel      | — | <i>Under Secretary</i>  |

2. At the outset, the Chairperson welcomed the Members and the representatives of the Ministry of Women and Child Development and officials accompanying them from Life Insurance Corporation of India (LIC) to tender oral evidence on the subject **‘Insurance Scheme of LIC for Anganwadi Workers/Helpers’**. After apprising them of the provisions of Direction 58 of the Directions by the Speaker, Lok Sabha, the Chairperson asked the representatives of Ministry of Women and Child Development to explain the salient features of the Scheme: including the procedure for enrolment of Anganwadi workers and Helpers under the scheme, details of Nodal Agencies involved, Monitoring Mechanism available with the Ministry etc. The representatives of the Ministry of Women and Child Development and LIC explained the salient features and the operation of the scheme. They also replied to the points raised by the Members of the Committee subsequently.

3. Thereafter, the Chairperson asked the representatives of Ministry of Women and Child Development to furnish information on the points raised by the Members which could not be replied during evidence as information was not readily available with them.

4. A verbatim record of the proceedings has been kept.

*The Committee then adjourned.*

MINUTES OF THE TENTH SITTING OF THE COMMITTEE ON  
EMPOWERMENT OF WOMEN (2006-2007)

The Committee sat on Thursday, the 17th May, 2007 from 1500 hours to 1630 hours in Committee Room 'D', Parliament House Annexe, New Delhi.

PRESENT

Smt. Krishna Tirath — *Hon'ble Chairperson*

MEMBERS

*Lok Sabha*

2. Smt. Karuna Shukla
3. Smt. C.S. Sujatha

*Rajya Sabha*

4. Kumari Nirmala Deshpande
5. Smt. N.P. Durga
6. Smt. Brinda Karat

WITNESSES

**I. Ministry of Finance**

1. Shri Vinod Rai — *Secretary*
2. Shri G.C. Chaturvedi — *Joint Secretary*

**II. Life Insurance Corporation of India**

Shri T.S. Vijayan — *Chairman*

SECRETARIAT

Shri C.S. Joon — *Director*

2. At the outset, the Chairperson welcomed the representatives of the Ministry of Finance (Department of Banking and Insurance) and officials of Life Insurance Corporation of India (LIC) to the sitting of the Committee and invited their attention to the provisions contained in Direction 58 of the Directions by the Speaker.

3. The Committee then took oral evidence of the representatives of the Ministry on the subject '**Insurance Schemes of LIC for Women**'. The Chairperson asked the representatives of Ministry of Finance and officials of LIC to explain the salient features of the schemes: role of the Ministry of Finance in the implementation of these Schemes of LIC for Women and the monitoring or mechanism available with the Ministry etc. The representatives of the Ministry of Finance and LIC explained the salient features and the operation of the scheme. They also replied to the points raised by the Members of the Committee subsequently.

3. Thereafter, the Chairperson asked the representatives of Ministry of Finance and officials of LIC to furnish information on the points raised by the Members which could not be replied during evidence as information was not readily available with them.

4. A verbatim record of the proceedings has been kept.

*The Committee then adjourned.*

MINUTES  
COMMITTEE ON EMPOWERMENT OF WOMEN (2006-2007)

FOURTEENTH SITTING  
(10.8.2007)

The Committee sat on Friday, the 10th August, 2007 from 1500 hrs. to 1530 hrs. in Committee Room 'B', Parliament House Annexe, New Delhi.

PRESENT

Smt. Krishna Tirath — *Hon'ble Chairperson*

MEMBERS

*Lok Sabha*

2. Smt. Sushila Kerketta
3. Smt. Manorama Madhawraj
4. Shri Rajesh Kumar Manjhi
5. Smt. Minati Sen
6. Smt. Karuna Shukla
7. Smt. C.S. Sujatha
8. Shri M.P. Veerendra Kumar

*Rajya Sabha*

9. Ms. Pramila Bohidar
10. Kumari Nirmala Deshpande
11. Smt. N.P. Durga
12. Smt. Brinda Karat
13. Smt. Syeda Anwara Taimur

SECRETARIAT

1. Shri Devender Singh — *Joint Secretary*
2. Shri C.S. Joon — *Director*
3. Smt. Veena Sharma — *Deputy Secretary*



2. At the outset, Chairperson welcomed the Members to the sitting of the Committee.

3. The Committee then took up for consideration the draft Report on the subject **‘Insurance Schemes of LIC for Women’**. After some deliberations, the Committee adopted the draft Report with minor changes and authorised the Chairperson to finalise the Report and present the same to Parliament.

*The Committee then adjourned.*

## STATEMENT OF OBSERVATIONS/RECOMMENDATIONS

Sl.No.	Para No.	Ministry/Department	Recommendations/Observations
1	2	3	4
1.	44	Ministry of Finance (Department of Banking and Insurance)	The Committee note with concern that there is low coverage under various insurance schemes of LIC, especially under the schemes designed for women. Though LIC has designed exclusive schemes/plans for female beneficiaries, viz., Jeevan Bharti Plan, Janashree Bima Yojana and Aanganwadi Karyakartri Bima Yojana (an add-on benefit scheme for Aanganwadi workers and helpers under Janashree Bima Yojana), the response of intended beneficiaries to these schemes is far from promising. The Committee are constrained to note that there has been a consistent decline in the number of lives that have been covered under the Jeevan Bharti Plan from 2002 to 2006. The number of lives covered under the Plan has been 10,0169, 6,1642, 3,9379 and 1,2610 during the years 2003-04, 2004-05, 2005-06 and 2006-2007 (from 01.04.2006 to 30.11.2006) respectively. The Committee feel that either there is something amiss with the conceptualization of the scheme or the Government have not taken adequate measure to reach the targeted beneficiaries. The Committee, therefore, recommend that the Ministry of Finance (Department of Banking and Insurance) should go in for a thorough assessment and re-conceptualization of the schemes so as to reach out to the intended target groups.

1	2	3	4
2.	45	Department of Banking and Insurance	<p>The Committee find that under ‘Jeevan Bharti’, a money back Plan, certain special benefits are made available to the women beneficiaries, viz. survival benefits, benefit on maturity of Plan, special benefits in view of Female Critical Illness (FCI) and Congenital Disability Benefit (CDB). They also note that only Cancer has been recognized under the female critical illness. However, the Committee feel that apart from Cancer, there are other ailments/ conditions like TB, Malaria or a complicated caesarian delivery that might lead to a critical situation. They, therefore, desire that any disease or ailment that may debilitate a working woman should be included under the purview of benefits under critical illness. They also desire that the Ministry should get a survey conducted to find out ailments that are specific to a particular region and include them also in the list of ailments covered under the scheme.</p>
3.	46	– do –	<p>The Committee note that there is a waiting period of six months for availing Female Critical Illness benefits and one year for Congenital Disability Benefits under Jeevan Bharti Plan. The Committee feel that this condition in the clause not only prolongs the process of claiming the benefit under the scheme but also discourages women from opting for such insurance plans. Moreover, since various reports viz. medical, diagnostic, histopathological, etc. are to be submitted for claiming benefit under the schemes, it is not justifiable to have such long waiting periods. The Committee, therefore, recommend that such conditions should either be done away with or relaxed.</p>

1	2	3	4
4.	47	Department of Banking and Insurance	The Committee are constrained to note that there has been a delay in settling some of the claims under the Jeeven Bharti Plan due to delay in the formalisation of the procedures for settlement of claims. The Committee feel that mere formulation of a scheme is of no use unless it is implemented in the right spirit. They are of the view that if the claims are not settled in time, the scheme becomes self defeating as such delays cause inconvenience to the claimant and also discourage other women from coming under the umbrella of the insurance schemes. The Committee, therefore, recommend that the Ministry in consultation with Life Insurance Corporation (LIC), should devise a mechanism so as to settle the claims within four to six weeks positively.
5.	48	– do –	The Committee are surprised to note that no claims have been received by LIC under Jeevan Bharti Plan during the year 2002 and 2003. Moreover, in the year 2004, there were just three claims. They also feel that either the beneficiaries are ignorant about the benefits/entitlements available under the scheme or the procedure to file their claims with LIC is too complex and cumbersome or the scheme is ill conceived. The Committee, therefore, desire that apart from creating awareness about the scheme and covering maximum number of people, the LIC should provide assistance to the beneficiaries in settling their claims. They also desire that the Ministry, in coordination with LIC should organize camps all over the country to make the beneficiaries aware about the entitlements and the procedures of filing claims with LIC.
6.	49	– do –	The Committee find that Janashree Bima Yojana is a flagship scheme formulated and administered by the Ministry of Finance.

1	2	3	4
7.	50	Department of Banking and Insurance and Ministry of Women and Child Development.	<p>The scheme has been ironed out of the Social Security Fund the Government has entrusted with LIC. Under this scheme, persons below poverty line and even persons marginally above poverty line are covered under the 44 identified occupational groups. The Committee are happy to note that the Ministry have designed the list by including varied occupational groups. However, the Committee urge upon them to consider bringing more such groups under the umbrella of the scheme. They also desire the Ministry to include widows as a separate entity under the scheme.</p> <p>The Committee are unhappy to find that the coverage of women under the Janashree Bima Yojana is also not satisfactory. More disturbing is the fact that the total number of women who have been covered under the scheme in 2005-06 (<i>i.e.</i> 4,78,050) is lesser than the number covered in 2004-05 (<i>i.e.</i> 5,93,324). The Committee feel that the scheme has not been designed in conformity with need of the changing times. The Committee, therefore, recommend that the Ministry should find out the reasons for low coverage under the scheme and take steps to make the scheme more innovative so as to reach out to the target group.</p>
8.	51	– do –	<p>The Committee note that under Aanganwadi Karyakartri Bima Yojana, a scholarship of Rs. 300/- per quarter per child is made available to children studying in IX to XII standards. While appreciating this provision, the Committee feel that the stipulated amount of Rs. 300/- per quarter is too inadequate to meet the educational requirements of a child for 3 months. The Committee, therefore, desire that the scholarship amount should be enhanced</p>

1	2	3	4
9.	52	Department of Banking and Insurance. And Ministry of Women and Child Development.	<p>realistically and such benefit should also be extended to students studying in class VI to VIII.</p> <p>The Committee are constrained to find that the Ministry have not been able to disburse the amount allocated for the scheme during the year 2006-07. They note that the Ministry disburse the budget amount on receipt of State-wise list of beneficiaries from the LIC of India. It is therefore, evident that either there is minimum coverage under the scheme or there is lack of coordination among the Ministry of Women and Child Development, Ministry of Finance, State Governments and LIC of India. In both the cases, the beneficiaries are the losers. The Committee, therefore, recommend that the Ministry of Women and Child Development and the Ministry of Finance in coordination with the State Governments and LIC should devise a foolproof mechanism for the timely disbursement of the allocated amount under the scheme.</p>
10.	53	Department of Banking and Insurance And Ministry of Women and Child Development.	<p>The Committee note that only 20 States and 2 Union Territories have responded to the Aangawadi Karyakari Bima Yojana. The Committee are concerned over the low response of Union Territories and feel that the Central Government have been less responsive towards promoting the scheme in Union Territories, apart from Delhi and Chandigarh. As the entire scheme is funded, managed and administered by Government of India, the Committee recommend that the Ministry should take urgent steps to promote the scheme in Union Territories and the States lagging behind in the implementation of this scheme and apprise the Committee in due course of the outcome.</p>

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1	2	3	4
11.	54	Department of Banking and Insurance And Ministry of Women and Child Development.	<p>The Committee are constrained to note that despite some efforts made by the Ministry of Finance (Department of Banking and Insurance), Ministry of Women and Child Development and LIC to create awareness among the targeted groups and to popularize the schemes of Insurance for women, the coverage under the schemes of LIC viz. Jeevan Bharti Plan, Jeevan Bima Yojana or Aanganwadi Karyakartri Bima Yojana has either been stagnant or on the decline. The Committee, therefore, recommend that concerted effort be made by the implementing bodies to see that the schemes are implemented efficiently and effectively. The Committee would also like be apprised of the number of Scheduled Caste and Scheduled Tribe women covered under the above mentioned Schemes. They also feel that there is a lack of monitoring mechanism at each step. The Committee desire that apart from augmenting awareness programmes, a two-tier monitoring mechanism should be put in place whereby the nodal agencies are monitored by the respective State Governments and the State Governments by the Union Government.</p>

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