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COMMITTEE ON EMPOWERMENT OF WOMEN

(2008-2009)

(FOURTEENTH LOK SABHA)

‘INSURANCE SCHEMES OF LIC FOR WOMEN’

MINISTRY OF FINANCE

(DEPARTMENT OF BANKING AND INSURANCE)

*[Action Taken on Thirteenth Report of the Committee on
Empowerment of Women (Fourteenth Lok Sabha)]*

EIGHTEENTH REPORT



**LOK SABHA SECRETARIAT
NEW DELHI**

OCTOBER, 2008/ ASVINA, 1930 (Saka)

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MINISTRY OF FINANCE

(DEPARTMENT OF BANKING AND INSURANCE)

*[Action Taken on Thirteenth Report of the Committee on
Empowerment of Women (Fourteenth Lok Sabha)]*

Presented to Lok Sabha on 21st October, 2008

Laid in Rajya Sabha on 21st October, 2008



**LOK SABHA SECRETARIAT
NEW DELHI**

October, 2008/ Asvina, 1930 (Saka)

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COMPOSITION OF THE COMMITTEE ON

EMPOWERMENT OF WOMEN

(2007-2008)

Hon'ble Chairperson - Smt. Krishna Tirath

MEMBERS

LOK SABHA

2. Smt. Priya Dutt
3. Smt. Jayaprada
4. Smt. Preneet Kaur
5. Smt. Sushila Kerketta
6. Smt. Manorama Madhvaraj
7. Shri Tek Lal Mahato
8. Smt. Kiran Maheshwari
9. Shri Rajesh Kumar Manjhi
10. Smt. Neeta Pateriya
11. Prof. M. Ramadass
12. Smt. K. Rani
13. Smt. Tejaswini See Ramesh
14. Smt. Minati Sen
15. Smt. Karuna Shukla
16. Smt. C.S. Sujatha
17. Smt. B. Jayaben Thakkar
18. Shri P. C. Thomas
19. Shri M.P. Veerendra Kumar
20. Shri Kinjarapu Yerrannaidu

RAJYA SABHA

21. Smt. Shobhana Bhartia
22. Shri Jabir Hussain
23. Smt. Hema Malini
24. Smt. Brinda Karat
25. Smt. Syeda Anwara Taimur
26. *Dr. Prabha Thakur
27. *Dr. C.P. Thakur
28. *Shri Banwari Lal Kanchhal
29. *Smt. Kanimozhi
30. *Shri Gandhi Azad

* Nominated w.e.f. 28th May, 2008 against the vacancies that arose on retirement of Ms. Pramila Bohidar, MP w.e.f 02.04.2008, Smt. Prema Cariappa, MP, Smt. N. P. Durga, MP, Smt. Maya Singh, MP, w.e.f 09.04.2008 and demise of Kum. Nirmla Deshpande on 05.05.2008.

SECRETARIAT

- | | | |
|----|-------------------|----------------------------|
| 1. | Shri A.K. Singh | Joint Secretary |
| 2. | Shri C.S. Joon | Director |
| 3. | Smt. Mamta Kemwal | Deputy Secretary – II |
| 4. | Shri Shams Afroz | Senior Committee Assistant |

COMPOSITION OF THE COMMITTEE ON

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| 4. | Shri Shams Afroz | Senior Committee Assistant |

INTRODUCTION

I, the Chairperson of Committee on Empowerment of Women, present the Eighteenth Report (Fourteenth Lok Sabha) on the Action Taken by the Government on the recommendations contained in the Thirteenth Report of the Committee on Empowerment of Women (Fourteenth Lok Sabha) on 'Insurance Schemes of LIC for Women'.

2. The Thirteenth Report (Fourteenth Lok Sabha) of the Committee on Empowerment of Women was presented to Lok Sabha and laid in Rajya Sabha on 14th August, 2007. The Action Taken Replies of the Government to all the Observations/Recommendations contained in the Report have been received.

3. The Draft Report was considered and adopted by the Committee on Empowerment of Women (2007-2008) at their sitting held on 05th May, 2008. The Report was again adopted by the Committee on Empowerment of Women (2008-09) at their sitting held on 29th August, 2008.

4. An Analysis of the Action Taken by the Government on the recommendations contained in the Thirteenth Report (Fourteenth Lok Sabha) of the Committee is given in Appendix III.

5. For facility of reference and convenience, the Observations/Recommendations of the Committee have been printed in thick type in the body of the Report and have also been reproduced in a consolidated form in Appendix – IV of the Report.

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

NEW DELHI
15th October, 2008
23rd Asvina, 1930 (Saka)

KRISHNA TIRATH
CHAIRPERSON
COMMITTEE ON EMPOWERMENT
OF WOMEN

CHAPTER I

REPORT

This Report of the Committee deals with the action taken by the Government on the recommendations contained in the Thirteenth Report (Fourteenth Lok Sabha) of the Committee on Empowerment of Women on the subject 'Insurance Schemes of LIC for Women'.

2. The Thirteenth Report of the Committee was presented to Lok Sabha on 14.8.2007. Replies of the Government in respect of all recommendations have been received and are categorized as under:-

- i) Observations/Recommendations which have been accepted by the Government.
Para Nos:- 44, 45, 46, 48 and 53.
- ii) Observations/Recommendations which the Committee do not desire to pursue in view of the replies of the Government.
Para Nos:- 47 and 49.
- iii) Observations/Recommendations in respect of which replies of the Government have not been accepted by the Committee.
Para No:- 50, 51, 52 and 54
- iv) Observations/Recommendations in respect of which the Government have furnished interim replies.
Para No:- Nil

3. The Committee desire that replies in respect of recommendations contained in Chapter 1 should be furnished by the Government expeditiously.

4. The Committee will now deal with those action taken replies of the Government which need reiteration or merit comments.

A. Locate reasons for low coverage under the Scheme

Recommendation (Para No. 50)

5. The Committee is 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 the 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.

6. The Ministry of Finance (Department of Financial Services) have submitted the following reply in this regard:-

“In addition to Janashree Bima Yojana, Aanganwadi Karyakartri Bima Yojana is covering women. LIC has stated that the Aanganwadi Karyakartri Bima Yojana has been reviewed and Rs.80/- that was being collected from the Aanganwadi worker / helper towards share of premium has been waived for a period of two years. As a result, w.e.f. 1.4.2007 all the 15,26,970 Aanganwadi workers / helpers throughout the country have been covered under Aanganwadi Karyakartri Bima Yojana.”

7. The Committee while noting the decrease in the coverage of women under the Janshree Bima Yojana (JBY), recommended 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. The Ministry in their Action Taken

Replies have cited the revision of Aanganwadi Karyakartri Bima Yojana (AKBY) scheme w.e.f. 01.4.07 whereby 15,26,970 Aanganwadi workers/helpers throughout the country have been covered under Aanganwadi Karyakartri Bima Yojana. However, the Committee feel that the replies furnished by the Ministry are incomplete and vague as there is no mention about the reasons for low coverage under JBY and remedial steps to rectify the same. The Committee reiterate their original recommendation and desire that the Ministry should locate the reasons for low coverage under JBY and make the scheme more innovative so as to reach out to the target group.

B. Enhance the scholarship amount under Aanganwadi Karyakartri Bima Yojana realistically.

Recommendation (Para No.51)

8. 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.

9. The Ministry of Finance (Department of Financial Services) have submitted the following reply in this regard:-

“The scholarship amount is determined after considering the premium collected from the beneficiaries and other actuarial calculations. Moreover, the Aanganwadi Karyakartri Bima Yojana has been reviewed by LIC and Rs.80/- that was being collected from the Aanganwai worker/helper towards share of premium has been waived for a period of two years. The suggestions of the Committee to enhance scholarship amount and extend benefits to students

studying in Class VI to VIII would be considered by LIC at an appropriate time.”

10. The Committee in their earlier report felt that under the Aanganwadi Karyakartri Bima Yojana, the stipulated amount of Rs. 300/- per quarter was too inadequate to meet the educational requirements for 3 months. The Committee, therefore, desired that the scholarship amount be enhanced realistically and such benefits be extended to students studying in Class VI to VII as well. However, in their action taken replies the Ministry have stated that the suggestions of the Committee would be considered by LIC at an appropriate time. The Committee express their displeasure at the reply furnished by the Ministry. The Committee feel that the Ministry & LIC in spite of taking any concrete step in this regard have brushed aside the issue by merely stating that the matter would be considered at an appropriate time. While reiterating their earlier recommendation, the Committee desire that specific steps should be taken by the Ministry in this regard and apprise the Committee at the earliest.

C. Devise mechanism for timely disbursement of funds

Recommendation (Para No. 52)

11. The Committee is 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 a lack of coordination among the Ministry of Women and Child Development, Ministry of Finance, State Governments and LIC of India. In both 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.

12. The Ministry of Finance (Department of Financial Services) have submitted the following reply in this regard:-

“LIC has informed that they have reviewed the Aanganwadi Karyakartri Bima Yojana scheme and revised the premium structure to ensure maximum coverage to Aanganwadi workers/helpers. Since Rs.80/- that was to be paid by each member has been waived by LIC for a period of two years, all the 15,26,970 Aanganwadi workers/helpers throughout the country have been covered under Aanganwadi Karyakartri Bima Yojana w.e.f. 1.4.2007 at the Central level itself.”

13. The Committee had observed that the Ministry have not been able to disburse the amount allocated for the scheme during 2006-07. The Committee, therefore, recommended that the Ministry of Women and Child Development and Ministry of Finance in coordination with State Government and LIC should devise a foolproof mechanism for

timely disbursement of the allocated amount under the Scheme. However, in the action taken replies, the Ministry have stated that LIC reviewed the Aanganwadi Karyakartri Bima Yojana and revised the premium structure to ensure maximum coverage to Aanganwadi workers/helpers. The Committee feel that the reply furnished by the Ministry is not complete as it does not talk about any effort made by the Ministry to expedite the disbursement of allocated amount under the scheme. The Committee is not satisfied with the elusive reply furnished by the Ministry and reiterate their recommendation to devise a foolproof mechanism for timely disbursement of the allocated amount under the Scheme.

D. Take urgent steps to promote Aanganwadi Karyakartri Bima Yojana in Union Territories.

Recommendation (Para No. 53)

14. The Committee note that only 20 States and 2 Union Territories have responded to the Aanganwadi Karyakartri Bima Yojana. The Committee is 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.

15. The Ministry of Finance (Department of Financial Services) have submitted the following reply in this regard:-

“LIC has informed that due to the change in the premium structure this year, all the Aanganwadi workers / helpers all over India have been covered under Aanganwadi Karyakartri Bima Yojana w.e.f.

1.4.2007 by the Ministry of Women and Child Development, Government of India.”

16. The Committee in their original Report had expressed their concern at the low response of Union Territories to the Aanganwadi Karyakartri Bima Yojana. The Committee, therefore, suggested that urgent steps should be taken to promote the scheme in Union Territories and States which are lagging behind in the implementation. The Ministry of Finance in their replies have stated that due to change in premium structure under Aanganwadi Karyakartri Bima Yojana, all the Aanganwadi workers/helpers all over India have been covered under Aanganwadi Karyakartri Bima Yojana w.e.f. 1.4.2007 by the Ministry of Women and Child Development. The Committee, however, feel that merely extending the scope of coverage of scheme is not sufficient. Rather, the Ministry and implementing bodies should reach out to the beneficiaries and make them aware about the benefits of the Scheme so that those covered under the Scheme are also able to realize the benefits of the Scheme.

E. Two-tier monitoring mechanism for effective implementation of the schemes.

Recommendation (Para No. 54)

17. 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 Bharati Plan, Jeevan Bima Yojana or Aanganwadi Karyakartri Bima Yojana has either been stagnant or on the decline. The Committee, therefore, recommend that concerted efforts 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.

18. The Ministry of Finance (Department of Financial Services) have submitted the following reply in this regard:-

“LIC has informed that they do not have any separate data for SC/ST. However, LIC has assured that publicity will be given in future about the benefits available and procedures for filing claims under various schemes, in Customer’s meets. The suggestions of the Committee for monitoring the implementation of the schemes have been noted by the Government for putting a Mechanism in place.”

19. While noting the low coverage of beneficiaries under the Jeevan Bharati Plan, Jeevan Bima Yojana and Aanganwadi Karyakartri Bima Yojana, the Committee in their original Report had desired that concerted efforts should be made by the implementing bodies for effective implementation of the Schemes. The Committee also desired to know the number of SCs/STs actually covered under the Schemes. The Committee noted with dis-satisfaction the replies of the Ministry that LIC does not have separate data for SCs/STs and, therefore, suggested for two-tier monitoring mechanism which needed by the efficient functioning of the schemes to provide real benefit to the beneficiaries which include the SCs/STs. Apart from augmenting the awareness programmes, the two-tier monitoring mechanism should monitor the agencies working in the State Governments and others in the Union Territories by the Central Government. Besides, the Central Government should monitor the steps taken by the State Governments in effective implementation of the scheme so that the SCs/STs are also duly benefited. The Committee feel that six months time is a sufficient duration for devising a two-tier monitoring mechanism and collecting

data on the coverage of SCs/STs under the schemes. The Committee, therefore, recommend that urgent steps should be taken by the Ministry to augment the coverage of beneficiaries under the Scheme and to put in place a monitoring mechanism at the earliest.

CHAPTER II

OBSERVATIONS/RECOMMENDATIONS WHICH HAVE BEEN ACCEPTED BY THE GOVERNMENT

Recommendation (Para No. 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 is 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 2006-07 (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.

Replies of the Ministry of Finance (Department of Financial Services) (Recommendation No. 44)

Life Insurance Corporation of India (LIC) have informed that insurance products are evolving with the market requirements and trends. Individual products perform differently in various market scenarios. The overall share of female insurance to the total has remained steady in spite of the tremendous growth in the business of the Corporation.

While there is an exclusive plan viz. Jeevan Bharati for the female segment, it is to be noted that more than 40 other plans are on offer which have features preferred by both the sexes. Though the number of lives covered under the Jeevan Bharati plan has come down, overall coverage of female lives has gone up in quantitative terms as seen from the Table below:

ZONE	FEMALE POLICIES			
	2003	2004	2005	2006
Northern	6,13,477	6,92,000	6,46,907	7,25,979
North Central	4,12,048	5,94,429	4,17,303	6,29,392
Central	1,87,721	2,31,702	2,13,069	3,50,512
Eastern	9,92,539	11,39,738	10,51,631	14,15,139
South Central	10,03,682	10,50,695	8,22,745	13,76,264
Southern	8,24,862	9,11,859	8,29,068	12,25,191
Western	6,91,664	7,78,397	6,75,558	9,03,425
All India	47,25,993	53,98,820	46,56,281	66,25,902
TOTAL POLICIES / AGENTS	2,45,29,946	2,69,51,919	2,39,59,703	3,15,72,547
% TOTAL	19.27	20.03	19.43	20.98

The Committee may kindly note that while the growth in the overall business of LIC has been 31.77 % in the year 2005-06 vis a vis 2004-05, the growth in female insurance works out to be 43.23 % for the same period.

LIC has further informed that they have reviewed the Aanganwadi Karyakartri Bima Yojana scheme and revised the premium structure. The premium of Rs.80/- being paid by the Aanganwadi worker / helper has been waived for a period of two years w.e.f. 1.4.2007. As a result, all the 15,26,970 Aanganwadi workers /helpers throughout the country have been covered under the scheme in 2007 - 2008.

Moreover, a new group called "Women Associated with Self Help Groups" has been introduced by LIC w.e.f. 8th August, 2006 as the 44th occupation / vocation under Janashree Bima Yojana. Lives have been covered under this group during 2006-07.

The number of women covered during 2004-05, 2005-06 and 2006-2007 under various groups is detailed below:

OCCUPATIONAL GROUP	31.3.2007	31.3.2006	31.3.2005
Hilly Area Women	0	2,065	2,419
Lady Tailors	240	1,258	226
Papad Workers (SEWA)	36	80,973	8,293
Aanganwadi Workers / Helpers	4,59,633	4,77,266	5,82,386
Women Associated with Self-Help Groups	5,32,232	--	--
Total	9,92,141	5,61,562	5,93,324

(O.M. No. H-12013/09/2007-Ins.III dated 13.02.2008)

Recommendation (Para No. 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 (CBD). 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.

**Replies of the Ministry of Finance (Department of Financial Services)
(Recommendation No. 45)**

Life Insurance Corporation of India (LIC) have informed that they are working on redesigning and repricing of this scheme. Modified plan shall be introduced after approval of IRDA.

(O.M. No. H-12013/09/2007-Ins.III dated 13.02.2008)

Recommendation (Para No. 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 benefits under the schemes, it is not justifiable to have such long waiting periods. The Committee, therefore, recommends that such conditions should either be done away with or relaxed.

**Replies of the Ministry of Finance (Department of Financial Services)
(Recommendation No. 46)**

LIC has informed that in order to avoid adverse claim situation, insurers have to keep a large pool of beneficiaries for products like Jeevan Bharti Plan, catering to female critical illnesses. Hence, certain minimum waiting period has been kept by LIC in order to save them against adverse selection of subscribers already suffering from serious diseases. The Committee's recommendations would be taken note of by LIC at the time of redesigning the product.

(O.M. No. H-12013/09/2007-Ins.III dated 13.02.2008)

Recommendation (Para No. 48)

The Committee is 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.

Replies of the Ministry of Finance (Department of Financial Services) (Recommendation No. 48)

LIC has informed that they have settled 11 claims each during the year 2005 and 2006. Though the number of claims settled appear to be small, they are nevertheless on expected lines keeping in view the number of women who would have Jeevan Bharati policy and suffer from serious diseases like Carcinoma. As regards the benefits under the policy, the policy bond exhaustively covers the benefits under the scheme. However, LIC has noted the suggestion of the Committee and have assured that good publicity will be given about the benefits available under the scheme. As regards settlement of claims, LIC has informed that their marketing officials and agents are available to assist the beneficiaries in settling of claims.

(O.M. No. H-12013/09/2007-Ins.III dated 13.02.2008)

Recommendation (Para No. 53)

The Committee note that only 20 States and 2 Union Territories have responded to the Aanganwadi Karyakari Bima Yojana. The Committee is 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.

Replies of the Ministry of Finance (Department of Financial Services) (Recommendation No. 53)

LIC has informed that due to the change in the premium structure, this year, all the Aanganwadi workers / helpers all over India have been covered under Aanganwadi Karyakartri Bima Yojana w.e.f. 1.4.2007 by the Ministry of Women and Child Development, Government of India.

(O.M. No. H-12013/09/2007-Ins.III dated 13.02.2008)

(Please see Para 16 of Chapter-I of the Report)

CHAPTER III

OBSERVATIONS/RECOMMENDATIONS WHICH THE COMMITTEE DO NOT DESIRE TO PURSUE IN VIEW OF THE REPLIES OF THE GOVERNMENT

Recommendation (Para No. 47)

The Committee is constrained to note that there has been a delay in settling some of the claims under the Jeevan Bharti Plan due to delay in the formalization 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.

Replies of the Ministry of Finance (Department of Financial Services) (Recommendation Para No. 47)

LIC has informed that they have issued detailed guidelines on 'Procedure for settlement of Claims under Jeevan Bharati Plan – T. 160' in March 2005. Various forms to be used and detailed procedure has been spelled out in this circular. LIC endeavors to settle all claims within 30 days and in case of any delay LIC pays penal interest on such delayed payments.

(O.M. No. H-12013/09/2007-Ins.III dated 13.02.2008)

Recommendation (Para No. 49)

The Committee finds 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 is 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.

**Replies of the Ministry of Finance (Department of Financial Services)
(Recommendation Para No. 49)**

In the existing Janashree Bima Yojana, the widows can be covered under the scheme under the various occupations / vocations if they are the heads of the families.

(O.M. No. H-12013/09/2007-Ins.III dated 13.02.2008)

CHAPTER IV

OBSERVATIONS/RECOMMENDATIONS IN RESPECT OF WHICH REPLIES OF THE GOVERNMENT HAVE NOT BEEN ACCEPTED BY THE COMMITTEE

Recommendation (Para No. 50)

The Committee is 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.

Replies of the Ministry of Finance (Department of Financial Services) (Recommendation Para No. 50)

In addition to Janashree Bima Yojana, Aanganwadi Karyakartri Bima Yojana is covering women. LIC has stated that the Aanganwadi Karyakartri Bima Yojana has been reviewed and Rs.80/- that was being collected from the Aanganwadi worker / helper towards share of premium has been waived for a period of two years. As a result, w.e.f. 1.4.2007 all the 15,26,970 Aanganwadi workers / helpers throughout the country have been covered under Aanganwadi Karyakartri Bima Yojana.

(O.M. No. H-12013/09/2007-Ins.III dated 13.02.2008)

(Please see Para 7 of Chapter-I of the Report)

Recommendation (Para No. 51)

The Committee note that under Aanganwadi Karyakarti 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 benefits should also be extended to students studying in class VI to VIII.

Replies of the Ministry of Finance (Department of Financial Services) (Recommendation Para No. 51)

The scholarship amount is determined after considering the premium collected from the beneficiaries and other actuarial calculations. Moreover, the Aanganwadi Karyakarti Bima Yojana has been reviewed by LIC and Rs.80/- that was being collected from the Aanganwai worker/helper towards share of premium has been waived for a period of two years. The suggestions of the Committee to enhance scholarship amount and extend benefits to students studying in Class VI to VIII would be considered by LIC at an appropriate time.

(O.M. No. H-12013/09/2007-Ins.III dated 13.02.2008)

(Please see Para 10 of Chapter-I of the Report)

Recommendation (Para No. 52)

The Committee is 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 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.

**Replies of the Ministry of Finance (Department of Financial Services)
(Recommendation No. 52)**

LIC has informed that they have reviewed the Aanganwadi Karyakartri Bima Yojana scheme and revised the premium structure to ensure maximum coverage to Aanganwadi workers / helpers. Since Rs.80/- that was to be paid by each member has been waived by LIC for a period of two years, all the 15,26,970 Aanganwadi workers / helpers throughout the country have been covered under Aanganwadi Karyakartri Bima Yojana w.e.f. 1.4.2007 at the Central level itself.

(O.M. No. H-12013/09/2007-Ins.III dated 13.02.2008)

(Please see Para 13 of Chapter-I of the Report)

Recommendation (Para No. 54)

The Committee is 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 scheme of insurance for women, the coverage under the scheme 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.

**Replies of the Ministry of Finance (Department of Financial Services)
(Recommendation Para No. 54)**

LIC has informed that they do not have any separate data for SC/ST. However, LIC has assured that publicity will be given in future about the benefits available and procedures for filing claims under various schemes, in Customer's meets. The suggestions of the Committee for monitoring the implementation of the schemes have been noted by the Government for putting a Mechanism in place.

(O.M. No. H-12013/09/2007-Ins.III dated 13.02.2008)

(Please see Para 19 of Chapter-I of the Report)

CHAPTER V

**OBSERVATIONS/RECOMMENDATIONS IN RESPECT OF WHICH
THE GOVERNMENT HAVE FURNISHED INTERIM REPLIES**

-Nil-

**NEW DELHI
15 October, 2008
23 Asvina, 1930 (Saka)**

**KRISHNA TIRATH
CHAIRPERSON
COMMITTEE ON EMPOWERMENT OF WOMEN**

**MINUTES
COMMITTEE ON EMPOWERMENT OF WOMEN (2007-2008)**

**Seventh Sitting
(5.5.2008)**

The Committee sat on Monday, the 5th May, 2008 from 1000 hrs. to 1030 hrs. in Hon'ble Chairperson, EWC's Chamber (Room No. 130, Parliament House Annexe), New Delhi.

PRESENT

Smt. Krishna Tirath

- Hon'ble Chairperson

MEMBERS

LOK SABHA

2. Smt. Sushila Kerketta
3. Shri Tek Lal Mahato
4. Smt. Kiran Maheshwari
5. Smt. Neeta Pateriya
6. Smt. C. S. Sujatha
7. Smt. Jayaben Thakkar
8. Shri M.P. Veerendra Kumar
9. Shri Kinjarapu Yerrannaidu

RAJYA SABHA

10. Smt. Syeda Anwara Taimur

SECRETARIAT

- | | | |
|----|-------------------|---------------------|
| 1. | Shri A.K. Singh | Joint Secretary |
| 2. | Shri C.S. Joon | Director |
| 2. | Smt. Mamta Kemwal | Deputy Secretary-II |

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

3. The Committee then took up for consideration the draft Action Taken Report on the subject '**Insurance Schemes of LIC for Women**'. After some deliberations, the Committee adopted the draft Action Taken Report without changes and authorised the Chairperson to finalise the Report and present the same to Parliament.

The Committee then adjourned.

MINUTES

COMMITTEE ON EMPOWERMENT OF WOMEN (2008-2009)

**First Sitting
(29.8.2008)**

The Committee sat on Friday, the 29th August, 2008 from 1500 hrs. to 1600 hrs. in Committee Room 'B', Parliament House Annexe, New Delhi.

PRESENT

Smt. Krishna Tirath - **Hon'ble Chairperson**

MEMBERS

LOK SABHA

2. Smt. Neeta Pateriya
3. Smt. Minati Sen
4. Smt. C.S. Sujatha
5. Smt. Jayaben.B. Thakkar
6. Shri P.C. Thomas
7. Shri M.P. Veerendrakumar

RAJYA SABHA

8. Smt. Syeda Anwara Taimur
9. Dr. C.P. Thakur
10. Dr. Prabha Thakur

SECRETARIAT

1. Shri A.K. Singh - Joint Secretary
2. Shri C.S. Joon - Director
3. Smt. Mamta Kemwal - Deputy Secretary – II

- | | | | | | | | | | | | |
|----|---|---|---|---|---|---|---|---|---|---|---|
| 2. | x | x | x | x | x | x | x | x | x | x | x |
| 3. | x | x | x | x | x | x | x | x | x | x | x |
| 4. | x | x | x | x | x | x | x | x | x | x | x |

5. The Committee then decided to treat two Action Taken Reports viz.
 - i) Action Taken Report on the subject 'Insurance Schemes of LIC for

Women'; and ii) Action Taken Report on the subject 'Plight of Indian Women Deserted by NRI Husbands' adopted by the previous Committee (2007-2008) as adopted by them also and present the same in the next Parliament Session since these Reports could not be presented to Parliament before.

The Committee then adjourned.

APPENDIX III

(Vide Para 4 of the Introduction)

ANALYSIS OF ACTION TAKEN BY GOVERNMENT ON THE THIRTEENTH REPORT OF THE COMMITTEE ON EMPOWERMENT OF WOMEN (14TH LOK SABHA)

(i)	Total No. of Recommendations	11
(ii)	Observations/Recommendations which have been accepted by the Government: Para Nos. 44, 45, 46, 48 and 53 Percentage to Total	05 45.45%
(iii)	Observations/Recommendations which the Committee do not desire to pursue in view of the replies of the Government: Para Nos. 47 and 49. Percentage to Total	2 18.18%
(iv)	Observations/Recommendations in respect of which replies of the Government have not been accepted by the Committee: Para No. 50, 51, 52 and 54. Percentage to Total	4 36.36%
(v)	Observations/Recommendations in respect of which the Government have furnished interim replies:	0

APPENDIX IV
OBSERVATIONS/RECOMMENDATIONS

Sl. No.	Para No.	Ministry/Department	Observations/Recommendations
1.	7.	Ministry of Finance (Department of Banking and Insurance)	The Committee while noting the decrease in the coverage of women under the Janshree Bima Yojana (JBY), recommended 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. The Ministry in their Action Taken Replies have cited the revision of Aanganwadi Karyakartri Bima Yojana (AKBY) scheme w.e.f. 01.4.07 whereby 15,26,970 Aanganwadi workers/helpers throughout the country have been covered under Aanganwadi Karyakartri Bima Yojana. However, the Committee feel that the replies furnished by the Ministry are incomplete and vague as there is no mention about the reasons for low coverage under JBY and remedial steps to rectify the same. The Committee reiterate their original recommendation and desire that the Ministry should locate the reasons for low coverage under JBY and make the scheme more innovative so as to reach out to the target group.
2.	10.	Ministry of Finance (Department of Banking and Insurance)	The Committee in their earlier report felt that under the Aanganwadi Karyakartri Bima Yojana, the stipulated amount of Rs. 300/- per quarter was too inadequate to meet the educational requirements for 3 months. The Committee, therefore, desired that the scholarship amount be enhanced realistically and such benefits be extended to students studying in Class VI to VII as well. However, in their action taken replies the Ministry have stated that the suggestions of the Committee would be considered by LIC at an appropriate time. The Committee express their displeasure at the reply furnished by the Ministry. The Committee feel that the Ministry & LIC in spite of taking any concrete step in this regard have brushed aside the issue by merely stating that the matter would be considered at an appropriate time. While reiterating their earlier recommendation, the Committee desire that specific steps should be taken by the Ministry in this regard and apprise the Committee at the earliest.

3. 13. **Ministry of Finance
(Department of Banking and Insurance)**
- The Committee had observed that the Ministry have not been able to disburse the amount allocated for the scheme during 2006-07. The Committee, therefore, recommended that the Ministry of Women and Child Development and Ministry of Finance in coordination with State Government and LIC should devise a foolproof mechanism for timely disbursement of the allocated amount under the Scheme. However, in the action taken replies, the Ministry have stated that LIC reviewed the Aanganwadi Karyakartri Bima Yojana and revised the premium structure to ensure maximum coverage to Aanganwadi workers/helpers. The Committee feel that the reply furnished by the Ministry is not complete as it does not talk about any effort made by the Ministry to expedite the disbursement of allocated amount under the scheme. The Committee is not satisfied with the elusive reply furnished by the Ministry and reiterate their recommendation to devise a foolproof mechanism for timely disbursement of the allocated amount under the Scheme.
4. 16. **Ministry of Finance
(Department of Banking and Insurance)**
- The Committee in their original Report had expressed their concern at the low response of Union Territories to the Aanganwadi Karyakartri Bima Yojana. The Committee, therefore, suggested that urgent steps should be taken to promote the scheme in Union Territories and States which are lagging behind in the implementation. The Ministry of Finance in their replies have stated that due to change in premium structure under Aanganwadi Karyakartri Bima Yojana, all the Aanganwadi workers/helpers all over India have been covered under Aanganwadi Karyakartri Bima Yojana w.e.f. 1.4.2007 by the Ministry of Women and Child Development. The Committee, however, feel that merely extending the scope of coverage of scheme is not sufficient. Rather, the Ministry and implementing bodies should reach out to the beneficiaries and make them aware about the benefits of the Scheme so that those covered under the Scheme are also able to realize the benefits of the Scheme.

5. 19. **Ministry of Finance
(Department of Banking and
Insurance)**

While noting the low coverage of beneficiaries under the Jeevan Bharati Plan, Jeevan Bima Yojana and Aanganwadi Karyakartri Bima Yojana, the Committee in their original Report had desired that concerted efforts should be made by the implementing bodies for effective implementation of the Schemes. The Committee also desired to know the number of SCs/STs actually covered under the Schemes. The Committee noted with dis-satisfaction the replies of the Ministry that LIC does not have separate data for SCs/STs and, therefore, suggested for two-tier monitoring mechanism which needed by the efficient functioning of the schemes to provide real benefit to the beneficiaries which include the SCs/STs. Apart from augmenting the awareness programmes, the two-tier monitoring mechanism should monitor the agencies working in the State Governments and others in the Union Territories by the Central Government. Besides, the Central Government should monitor the steps taken by the State Governments in effective implementation of the scheme so that the SCs/STs are also duly benefited. The Committee feel that six months time is a sufficient duration for devising a two-tier monitoring mechanism and collecting data on the coverage of SCs/STs under the schemes. The Committee, therefore, recommend that urgent steps should be taken by the Ministry to augment the coverage of beneficiaries under the Scheme and to put in place a monitoring mechanism at the earliest.