

**GOVERNMENT OF INDIA
WOMEN AND CHILD DEVELOPMENT
LOK SABHA**

UNSTARRED QUESTION NO:4438
ANSWERED ON:08.08.2014
INSURANCE SCHEME FOR ANGANWADI WORKERS
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Will the Minister of WOMEN AND CHILD DEVELOPMENT be pleased to state:

(a) whether the Government has introduced / proposes to introduce any insurance scheme for the Anganwadi workers/helpers in the country; and

(b) if so, the details thereof along with the share of the Government and the concerned States in the said scheme?

Answer

MINISTER OF WOMEN AND CHILD DEVELOPMENT (SHRIMATI MANEKA SANJAY GANDHI)

(a)& (b): The Government launched the Anganwadi Karyakartri Bima Yojana w.e.f 01.04.2004 in association with the Life Insurance Corporation of India as a welfare measure for the benefit of Anganwadi Workers (AWWs) and Anganwadi Helpers (AWHs). The Scheme is operated through the Social Security Group Scheme of LIC. The salient features of the Anganwadi Karyakartri Bima Yojana are as under:-

i) The Scheme is applicable to all AWWs and AWHs in the age group of 18-59 years;

ii) The premium under the Scheme is Rs.280/- per annum per member. The breakup is as under:-

Rs.100/- from Social Security Fund of LIC
Rs.100/- by the Government of India
Rs.80/- by the Anganwadi Worker/ Helper (additional for male critical illness of the insured member). The premium of Rs.80/- payable by these workers towards critical illness has been waived off till 31-03-2015.

iii) The Scheme provides the following benefits:-

# Natural Death	Rs.30,000/-
# Accident benefit:	
# Death/ Total permanent disability	Rs.75000
# Partial Permanent disability	Rs.37500

Female Critical Illness (FCI) Benefits: An amount of Rs.20,000/- is payable on the diagnosis of invasive cancers (malignant tumour) manifest in the following organs (subject to proof of affliction satisfactory to Corporation).

- # Breast
- # Cervix Uteri
- # Corpus Uteri
- # Ovaries
- # Fallopian Tubes
- # Vaginal/Vulva
- # Shiksha Sahayog Yojana

A free add-on scholarship benefit is available for the children of AWWs and AWHs. Scholarship of Rs.300/- per quarter for students 9th to 12 Standard (including ITI courses) is available but it is limited to two children per family.