

GOVERNMENT OF INDIA  
MINISTRY OF WOMEN AND CHILD DEVELOPMENT

**RAJYA SABHA**  
**UN-STARRED QUESTION NO. 3833**  
TO BE ANSWERED ON 05.04.2023

**IMPLEMENTATION OF INSURANCE SCHEME FOR ANGANWADI WORKERS**

3833 SHRI S. SELVAGANABATHY:

Will the Minister of Women and Child Development be pleased to state:

- (a) whether Government has introduced or proposes to introduce any insurance scheme for Anganwadi workers;
- (b) if so, details thereof along with the fund sharing pattern put in place between the Centre and State/UT Governments to implement the said scheme;
- (c) whether the said fund sharing pattern is uniform across the country and if so, details thereof, State/UT-wise;
- (d) whether Government has taken note of instances of Anganwadi Workers being denied benefits under the said scheme from different parts of the country and if so, details thereof, State/UT-wise; and
- (e) the corrective measures/steps taken by Government in this regard, State/UT-wise?

**ANSWER**

MINISTER OF WOMEN AND CHILD DEVELOPMENT  
(SHRIMATI SMRITI ZUBIN IRANI)

(a) to (e) Govt. of India introduced 'Anganwadi Karyakartri Bima Yojana' to Anganwadi Workers/Anganwadi Helpers w.e.f. 01.04.2004 under Life Insurance Corporation's Social Security Scheme. Thereafter, Government decided to converge the Insurance scheme into the following Schemes:

- i. Pradhan Mantri Jeevan Jyoti Bima Yojana (for age group of 18 to 50 ) for life cover;
- ii. Pradhan Mantri Suraksha Bima Yojana (for age group of 18 to 59) covering accidental death and permanent full disability/partial but permanent disability.

Till 31st May 2020, the Insurance Schemes were being implemented through the LIC of India and the premium amount of the beneficiaries was shared between LIC and Ministry. As per the decision taken by Government, w.e.f. 1<sup>st</sup> June 2020, claim settlements of beneficiaries under the insurance schemes of Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) would be through their bank accounts.

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