

GOVERNMENT OF INDIA  
MINISTRY OF WOMEN AND CHILD DEVELOPMENT

**LOK SABHA**  
**STARRED QUESTION No.9**  
TO BE ANSWERED ON 21.06.2019

**INSURANCE SCHEME FOR ANGANWADI WORKERS**

\*9. SHRI CHANDRA PRAKASH JOSHI:

Will the Minister of WOMEN AND CHILD DEVELOPMENT be pleased to state:

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

**ANSWER**

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

(a) to (e): A Statement is laid on the Table of the House.

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**Statement referred to in reply to Part (a) to (e) of Lok Sabha Starred Question No.9 for 21.06.2019**  
**by Shri Chandra Prakash Joshi on**  
**'Insurance Scheme for Anganwadi Workers'**

(a) to (c) The Govt. of India introduced 'Anganwadi Karyakartri Bima Yojana' (AKBY) for the benefit of Anganwadi Workers (AWWs) and Anganwadi Helpers (AWHs) w.e.f. 01.04.2004 under Life Insurance Corporation's (LIC) Social Security Scheme. A total sum of Rs. 280/- per annum per member was payable. Out of this Rs. 100/- was paid by the Government of India, Rs. 100/- by the LIC and Rs. 80/- by the individual worker. Subsequently, the amount of premium of Rs. 80/- payable by AWWs and AWHs has been waived off.

Under the Scheme, benefits were available to AWWs /AWHs, i.e. life cover of Rs.30,000/- on natural death, accidental benefits of Rs.75,000/- on death / total permanent disability or Rs.37,500/- on partial permanent disability, Female Critical Illness benefit of Rs.20,000/-, on diagnosis of identified critical illness, and Free add-on Scholarship of Rs.300/- per child per quarter for children of AWWs / AWHs studying in 9<sup>th</sup> to 12<sup>th</sup> Standard (including ITI courses) limited to two children per family.

Pursuant to the decision taken in the Committee of Secretaries (CoS) Meeting held on 04.09.2015 on Convergence of Social Security Insurance, it has been decided to subsume the AKBY Scheme into Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY).

Consequently, w.e.f. 01.06.2017, the following insurance schemes for Anganwadi Workers (AWWs) and Anganwadi Helpers (AWHs) in association with LIC of India have been introduced. The premium amount will be paid by the Ministry of Women & Child Development (MoWCD) and LIC of India, as detailed below, which is uniform across the country:

**Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY):** AWWs and AWHs in the age group of 18 to 50 years are covered under PMJJBY for life cover of Rs.2.00 lakh (covers life risk, death due to any reason). The annual premium @ Rs.330/- per beneficiary is paid by Government of India (Rs. 230/-) and by LIC (Rs.100/-).

**Pradhan Mantri Suraksha Bima Yojana (PMSBY):** AWWs and AWHs in the age group of 18-59 years are covered under PMSBY for accident cover of Rs. 2.00 Lakh (for accidental death and permanent full disability) /Rs. 1.00 Lakh (for partial but permanent disability). The annual premium @ Rs.12/-per beneficiary is paid by Government of India.

**Anganwadi Karyakartri Bima Yojana (AKBY) (modified):** AWWs/AWHs in the age group of 51 to 59 years are covered under the AKBY (modified) as long as they are engaged for life cover of Rs.30,000/- (covers life risk, death due to any reason). The annual premium @ Rs.200/- per beneficiary is equally shared by Government of India and LIC.

AWWs/AWHs in the age group of 18-59 years are also provided Female Critical Illness benefits of Rs.20,000/- on diagnosis of identified illness {invasive cancers (malignant tumour) manifest in the organs viz. Breast, Cervix Uteri, Corpus Uteri, Ovaries, Fallopian Tubes and Vaginal/vulva} and scholarships to their children studying in 9<sup>th</sup> to 12<sup>th</sup> Standard (including ITI courses). Annual premium @ Rs.80/- per beneficiary for the above component is also borne by Government of India. Scholarship of ₹ 300/- per quarter per child is available for two children per family.

(d) & (e) No such incidence has come to the notice of this Ministry. However, this Ministry has time and again requested States/UTs for providing necessary details of AWWs/AWHs to the LIC of India to enable them to process claim settlement cases. Further, LIC has also agreed to process settlement of claims in the absence of requisite data of the beneficiaries as a special case.





