

No.1-4/2005-CD-I  
Government of India  
Ministry of Women & Child Development

Shastri Bhawan, New Delhi-110 001,  
Dated: 28<sup>th</sup> April 2011

To

The Secretaries in-charge of ICDS of States/UTs

**Sub:- Anganwadi Karyakartri Bima Yojana – Proposal regarding waiver of Rs.80/- per annum towards critical illness by the beneficiaries (AWWs/AWHs)**

Sir/Madam,

I am directed to invite your attention to this Ministry's d.o.letter No.1-10/2003-CD-I dated 12.3.2004 conveying the decision of the Government of India to introduce the Anganwadi Karyakartri Bima Yojana under Life Insurance Corporation's Social Security Group Scheme w.e.f.1.4.2004

2. Your attention is also invited to this Ministry's letter of even number dated 30.11.2009, conveying the decision of Government of India to waive the annual premium of Rs.80/- towards critical illness, payable by the Anganwadi Workers/Anganwadi Helper for a period of two years w.e.f.1.4.2009 to 31.3.2011.

3. In order to widen the coverage of the Scheme without any liability to AWWs/AWHs, it has been decided by the Government of India in consultation with Life Insurance Corporation of India, to extend the waiver of annual premium of Rs.80/- payable by AWWs/AWHs for a further period of two years w.e.f. 1.4.2011 to 31.3.2013. Procedure for joining this Scheme will be the same as conveyed in para 3 of Ministry's letter dated 2.3.2007.

4. Since the beneficiaries (AWWs/AWHs) are not fully aware of the benefits being given under the Anganwadi Karyakartri Bima Yojana, it is of utmost importance that the Scheme is given wide publicity through media, posters/ pamphlets etc. In consultation with the local Pension and Group Schemes (P&GS), unit of the LIC of India, through the designated nodal officer of the State Government. This would help in creating wide awareness amongst beneficiaries.

5. Attention is also drawn to this Ministry's letter of even number dated 27.9.2010 wherein, States/UT were requested to instruct CDPOs to contact the Nodal Officers of LIC to facilitate collection of data in respect of all AWWs/AWHs to enable LIC to issue a Policy Certificate to the beneficiaries. It is requested to ensure that the action in this regard has already been taken.

6. It may be necessary to take review meeting in the matter on quarterly basis with LIC to see that the benefits and entitlements of the AWWs/AWHs are ensured.

Yours faithfully,

(Jatinder Kaur)

Under Secretary to the Govt. of India

Copy to:

- (1) Directors (ICDS), States/UTs
- (2) SO(CD-II) for information and necessary action
- (3) The Secretary (P&GS), Life Insurance Corporation of India (LIC), Central Office, "Yogashema", Jeevan Bima Marg, Mumbai-400 021

Copy for information to:-

PS to JS(S)/ PA to DS(GL)/ DS(HSN)/ Sr.Programmer/US(Trg.)/AD(PA)

on 31.12.2009) as per **Annexure-XIV**. In addition, an amount of Rs.241187.49 lakhs has been released to the States as supplementary nutrition component under ICDS Scheme during 2009-2010 (as on 31.12.2009) as per **Annexure-XV**.

#### **Wheat Based Nutrition Programme (WBNP)**

3.12 Foodgrains (wheat & rice) are also allotted by Department of Food & Public Distribution at BPL rates to the Ministry for allocation to the States/UTs under ICDS. Foodgrains given under the Scheme are used for preparation of items given as supplementary nutrition to the beneficiaries under the Scheme. During 2009-10, Department of Food & Public Distribution has allotted 5.82 lakh MTs of Wheat and 3.44 lakh MTs of Rice out of which 5,63,936 MTs of Wheat and 3,31,670 MTs of Rice have been allocated to various States/UTs (as on 22.01.2010). State wise and Quarter-wise allocation of foodgrains can be accessed at the website of the Ministry.

#### **Anganwadi Karyakartri Bima Yojana (AKBY)**

3.13 The ICDS Scheme envisages Anganawadi Workers (AWWs) and Anganwadi Helpers (AWHs) as honorary workers who are paid a monthly honorarium. AKBY under the LIC's Social Security Scheme is one of the welfare measures extended to the grassroots functionaries of the ICDS Scheme.

3.14 The Government of India introduced the Anganwadi Karyakartri Bima Yojana with effect from 1.4.2004. The premium under the scheme is Rs.280/- per annum per member out of which Rs.100/- is paid by LIC from Scoal Security Fund, Rs.100/- by the Government of India and Rs.80/- by the Anganwadi Worker/Helper (insured member). The premium of Rs.80/- payable by these workers has, however, been waived off w.e.f 1.4.2007.

3.15 The salient features of this Bima Yojana are as under:-

- |                                  |           |
|----------------------------------|-----------|
| ▪ Natural death                  | Rs.30,000 |
| ▪ Accident benefit               |           |
| Death/Total permanent disability | Rs.75,000 |
| ▪ Partial permanent disability   | Rs.37,500 |

#### **Female Critical Illness (FCI) Benefits**

3.16 An amount of Rs.20,000/- is payable on the diagnosis of invasive cancers (malignant tumor) manifest in the organs (i) Breast (ii) Cervix Uteri (iii) Corpus Uteri (iv) Ovaries (v) Fallopian Tubes (vi) Vagina/Vulva (subject to proof of affliction satisfactory to Corporation). A malignant tumor characterized by uncontrolled growth and spread of malignant cells and invasion of tissue that originates in one of the above anatomical sites is covered under the Scheme.

#### **Shiksha Sahayog**

3.17 A free add-on scholarship benefit is available for the children of the members who are covered under the Scheme. Scholarship of Rs.300/- per quarter for students in 9<sup>th</sup> to 12<sup>th</sup> standard (including ITI courses) would be provided. Scholarship is limited to two children per family.

With the waiver of Rs.80/- as premium payable towards critical illness by the Anganwadi Workers (AWWs) and Helpers (AWHs) w.e.f 1.4.2007, all AWWs and AWHs are covered for all the benefits under the Scheme.

#### **ICDS Training Programme**

3.18 Training is the most crucial element in the ICDS Scheme, as the achievement of the programme goals depends upon the effectiveness of frontline workers in improved delivery of packages under ICDS. The importance of training and continuous capacity building of the ICDS functionaries in ICDS is well recognized as vital for success of the programme. From the inception of the ICDS scheme, the Government of India has formulated a comprehensive training strategy for the ICDS functionaries. The World Bank assisted 'Project Udisha', which was launched in the year 1999 initially for five years, ended on March 31,