

**SOCIAL SECURITY SCHEME PROVIDING FOR LIFE COVER AND
INSURANCE TO COVER TOTAL/PARTIAL PERMANENT DISABILITY
TO UNORGANIZED SECTOR WORKERS.**

JAN SHREE BIMA YOJNA

Rajasthan experience:

(1) OBJECT

The object of this scheme is to provide life insurance protection to the Rural and Urban poor persons below poverty line and marginally above poverty line.

(2) ELIGIBILITY

1. 1. Persons between age 18 to 60 years.
2. 2. In addition to persons under BPL, even persons marginally above poverty line may be covered provided they belong to identified vocational groups.
3. 3. Persons living in one area even if they belong to identified vocation/s where relationship of vocation is established like Taxi-Drivers and Auto-Rikshaw Drivers can be grouped for the Scheme, if Nodal Agency is one.
4. 4. Minimum membership should be 25.

(3) BENEFITS(w.e.f. 15.8.06)

1. 1. In the event of death of the member Sum Assured of Rs.30,000/- will become payable to the Nominee.
2. 2. **Accidental Benefits:** In the event of death by accident or Partial/Total Permanent Disability due to accident the following benefits shall be payable to the Nominee—

On death due to accident Rs.75,000/- Permanent total disability due to accident Rs.75,000/-Loss of 2 eyes or 2 limbs OR one eye and one limb In an accident. Rs.75,000/-Loss of one eye or one limb in an accident Rs.37,500/-

(4) PREMIUM

Initially Rs.200/- per member to be shared as under:

- Premium to be paid by the members. (i.e. Rs.75/-)
- Premium to be paid by the State Govt.(i.e. Rs.25/-)
- The Balance 50% of the premium will be borne by Social Security Fund.(i.e. Rs.100/-)

(5) IDENTIFIED VOCATIONAL GROUPS

Bidi Workers, Brick Kiln Workers, Carpenters, Cobblers, Fisherman, Hamals, Handicraft artisans, Handloom Weavers, Handloom and Khadi Weavers, Lady Tailors, Leather and Tannery Workers, Papad Workers attached to SEWA, Physically Handicapped Self Employed Persons, Primary Milk Producers,

Rickshaw Pullers/Auto Drivers, Safai Karamcharis, Salt Growers, Tendu Leaf Collectors, Scheme for the Urban Poor, Forest Workers, Sericulture, Toddy Tappers, Power loom Workers, Hilly Area Women, Foodstuffin & Khandari Udyog, Textile, Wood Artisans, Paper products, Leather Products, Printing, Rubber & coal Products, Wax Udyog, Toys, Agriculturist, Transport Drivers, Transport employees Building Construction, Fireworks Udyog, Coconut processing, Anganbadi, Kotwal.

(6) NODAL AGENCY

Since it is a Group Insurance Scheme, a Master Policy is issued in the name of a Nodal Agency, which can be LWO/ALC/Dy.LC/Jt.LC of the District concerned.

(7) SHIKSHA SAHYOG YOJNA

The sheme is designed to provide Scholarship to the Children of parents covered under 'Janshree Bima Yojna'. A Scholarship of Rs.300/-per quarter per child is to be paid to students studying in IXth to XIIth class for a maximum period of four years or till they complete XIIth standard whichever is earlier. The Scholarship will be for academic year June to May. The benefit is restricted to two children of the member covered.

No premium is charged either to the parent of the Scholarship holder or to the Nodal Agency. It is an additional benefit given to the children of the parent covered under 'Janshree Bima Yojna'.

(8) COVERAGE

In 2005-06 -

Total premium paid by the workers –

Total premium paid by the State Government –

COVERAGE

In 2006-07 -

Total premium paid by the workers –

Total premium paid by the State Government –

19982 workers

Rs. 1498650/-Rs. 499550/-----

Rs. 1998200/-

39641 workers

Rs. 2973075/-Rs. 991025/-----

Rs. 3964100/-

(9) BENEFITS PROVIDED SCHOLARSHIPS – 329 Scholarships Rs. 204600/-

Claims Accidental death(S.K. Singh) Rs. 50000/-Natural
Death (Brijendra) Rs. 20000/- Natural Death (Badam Bai)
Rs. 20000/- -----Rs. 90000/-----

Two claims repudiated by L.I.C. (medical ground/age factor)

(10) DIFFICULTIES -

- Minimum membership is 25 (it should be 10)
- Lack of manpower (77 Labour Inspectors)
- How to collect the premium (no receipt)
- Lack of orientation in implementing machinery (extra burden/not beneficial to the workers/paper work involved/previous experience (Shop Act).
- Incentive only to NGOs/Individual (Rs. 4/- per insured member).
- LIC operating only from Jaipur (No branch in district deals with the subject.
- Visible contribution from trade unions is yet to come.
- Distribution of scholarships through Nodal Agency (Bank Account/collection charges/utilization certificate).

γ .(11) The progress under the scheme is as follows:-

Sno.	Year	No. of workers insured
1	2005-06	19982
2	2006-07	40373
3	2007-08	33183