



**National Workshop on**  
**Safeguarding Livelihoods of**  
**Poor Through Life Insurance**  
**Under Janshree Bima Yojana Scheme**

**Madurai Symposium 2011**

**September 14-18, 2011**

| 16 September 2011 | Thamukkam Grounds | Madurai

## **National Workshop on “Safeguarding Livelihoods of Poor Through Life Insurance Under Janshree Bima Yojana Scheme”**

### **The Madurai Symposium 2011**

The Madurai Symposium is a development platform where development stakeholders – community Institutions, civil societies, the Government, non-government organizations (NGOs), financial institutions and academia -converge at Madurai for conventions and conferences. The focus of Madurai Symposium 2011 is Advancing Development: Towards Sustainable Livelihoods. The purposes of this symposium include building knowledge on the best practices for livelihood promotion including approaches, frameworks, and models; promoting networks among the development players; fostering collaborations for action; sharing opportunities for resource mobilization; and identifying leads for action in relation to policy areas and field practices related to livelihoods development.

For India's poor, livelihoods promotion is an important tool to improve self - reliance. Poor household possess different levels of livelihood assets and skills, and their livelihood decisions are often influenced by the stage of their family life cycle and degree of vulnerability to shocks and uncertainties. Sustainable livelihoods interventions should be designed to move households from a state of survival (high vulnerability) to subsistence (endurance with limited security) and to self employed (a state of stabilization and security).

### **Background**

Poverty is a complex phenomenon which can be addressed through different development interventions to be taken simultaneously or sequentially. However the development effects accrued to the poor households would be offset due to the inherent risks and vulnerabilities like loss of life, health or assets. Life risk is the prominent one among all these risks. The majority of the poor resorts to wage employment like agricultural and construction labour, artisans, and street vending. Death of the breadwinner of these families would push back the poor households deep into poverty. This necessitates life risk cover to people as life insurance to the poor provides comfort for resuming the livelihood because of lack of suitable life insurance products available. But, in practice, life insurance penetration among the poor is low.

There was no affordable insurance product for the poor until the Janshree Bima Yojana (JBY) was introduced during 2000, with 50% premium subsidy from Social Security Fund provided by the Government of India. LIC is implementing the scheme. Further the state governments have implemented “JBY for Primitive Tribes” involving premium subsidisation of remaining 50% premium by state governments. Even now, JBY is the only pro-poor insurance product of the nation at affordable rates with additional scholarship benefits.

DHAN Foundation has been working for enhancing the access to life insurance by the poor under JBY for the past ten years. At present, over 400,000 poor people are covered under JBY as a poverty reduction strategy by safeguarding them from life risks. The scholarship benefits offered to the members' children help in their education. Our decade of experience brings out the learning of low mortality rate compared to the risk premium, indicating the scope for enhancing the scheme benefits.

In this backdrop, this workshop is organized involving different life insurance stakeholders, community organizations, development institutions, government officials, with the following objectives:

- Highlighting the benefit realized by the poor under Janshree Bima Yojana scheme
- Discussing the scope for enhancing the benefits of the scheme
- Facilitating access of insurance benefit entitlements to the covered fringe communities

### **Expected Output**

The workshop would bring out the following outputs:

- Collaborations for enhancing the insurance access under JBY
- Mechanisms and processes for enhancing the insurance benefit entitlement access to the insured, especially for fringe communities

### **Date & Venue**

The workshop would be held on 16 September 2011 (Friday) at Thamukkam Grounds, Madurai from 10.00 am to 4.30 pm.

People Mutuals and Advanced Centre for Skill and Knowledge on Micro Insurance (ASKMI) of Tata-Dhan Academy is organizing this Policy Workshop as part of Madurai Symposium organized by DHAN Foundation on Advancing Development towards Sustainable Livelihoods.

## DHAN Foundation

DHAN Foundation works with about 850,000 families in 12 states of India, striving to improve the lives and livelihoods of vulnerable communities by organizing them to reduce poverty and address their various development needs. The interventions are spread across urban, rural, coastal and the tribal contexts. It works in different thematic areas including microfinance, tankfed agriculture, rainfed agriculture, and information and communication technology for the poor and local bodies self-governance.

## People Mutuals

People Mutuals, the insurance initiative of DHAN Foundation strives for safeguarding the poor from risks and vulnerabilities through collaboration with insurance providers and mutual solutions to reduce poverty. The poor are provided access to insurance company products that meet their needs. The gaps in the insurance company products are identified and mutual solutions are evolved and designed to ensure comprehensive risk coverage. At present over 700,000 poor have been provided with access to different types of insurance including life, health, crop and livestock.

## ASKMI

Advanced Centre for Skill and Knowledge on Mutual Insurance (ASKMI), a specialized centre at Tata-Dhan Academy fosters micro insurance development through appropriate knowledge management systems and processes such as research, documentation, publication, training, education, networking and policy advocacy. ASKMI uses the strengths of People Mutuals - a community initiative - which implements microinsurance programmes across varied contexts in India. ASKMI also collaborates with other partners of microinsurance towards realizing the purpose of advancement of microinsurance.



*for further information, please contact*

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