



National Workshop on
Risk cover entitlements of
Primitive Tribes

Madurai Symposium 2013
Fostering Development Knowledge

September 11, 2013





The Madurai Symposium 2013

The Madurai Symposium is a unique development platform which brings together different stakeholders people/community institutions, civil societies, Government, NGOs, Banks, donors, philanthropies and academia to share, learn from each others' experience and practices and it throws opportunities for collaborative endeavours. The Symposium attracts over 15,000 participants and the one being organized in 2013 is the sixth. The theme of the Symposium 2013 is 'Governance for Advancing Development'.

Over the years there is an increasing realization that while resource is the most important necessary condition and it is not sufficient to ensure development process in a perfect way. Sustainability of the development programmes and processes from holistic perspective of social, economic, political and financial has been engaging our attention for a long while now. Sustainability would not stem from mere availability of resources and it cannot be narrow-jacketed in a financial issue. This is where governance in its broader sense including leadership, husbanding the resources with equity, management culture, participatory process in management, etc assumes critical importance in development. In the same vein

governance being a much larger and complex issue and qualitatively different, there is a need to put that in a context of various development programmes and identify and address those issues of governance relevant to each of the programmes. It is with this understanding from a broader and contextual perspective, this Symposium would focus on governance of some of the topical and nationally important programmes such as poverty reduction, water, agriculture in small and marginal holdings, environment, microfinance, panchayats, digital divide, financial inclusion process, social security etc.

Introduction

Poverty is a complex phenomenon attributed by multi various factors. A comprehensive development intervention strategy aiming at addressing poverty needs to integrate risk protection mechanisms. Due to the unfortunate risk incidence, the poor who begin their development path often fall back into the poverty trap due to absence of or ineffective risk protection mechanisms. In the absence of tangible livelihoods assets in a poor household, the life of an earning person in the family is a precious asset. Life insurance protects the family from the financial



losses arising out of unexpected and untimely demise of a person. However, life insurance was out of reach of poor for a long time due to lack of availability, affordability and accessibility of the appropriate solutions in the market. It was all the more severe for the primitive tribes who constitute about 8.6 percent of our population.

The Government of India through the Ministry of Tribal Affairs is implementing the Janashree Bima Yojana for Primitive Tribes, through Life Insurance Corporation of India, for about a decade, providing life insurance cover to one earning member of each primitive tribe family throughout the country. The premium is fully subsidized and is paid by the Government of India. The benefits/ cover are:

- I. Payment of Rs.50,000 to nearest kith and kin of the person whose life is insured in case of death or permanent disability caused by accident
- ii. Payment of Rs.20,000 to nearest kith and kin in case of natural death
- iii. Payment of Rs.25,000 in case of partial disability caused by accident and
- iv. Educational grant of Rs.300 per quarter for two children of the life insured, studying in Class IX to XII

DHAN Foundation is working intensively with primitive tribes in different parts of the country especially in the States of Andhrapradesh, Bihar, Chattisgarh, Madhyapradesh, Maharashtra, Odisha, Rajasthan and Tamilnadu. The experience indicates the systemic gaps on the implementation of the scheme resulting in non availability of the cover/ benefits to the insured due to different causative factors – Lack of awareness on availability of cover, absence of systems and processes to facilitate the cover benefits to the primitive tribes etc. This brings to the fore the need for sensitizing the different stakeholders – Government line departments, Life Insurance Corporation of India, Primitive Tribes governance and development organizations, for appreciation and facilitative actions.

With this in view, this workshop is being organized by Life Insurance Corporation of India and DHAN Foundation, involving the different stakeholders at Thamukkam Grounds, Madurai on September 11, 2013- Wednesday. The programme would commence by 10 AM.

Objectives

1. Identification of gaps in implementation of the scheme
2. Evolving the roles and responsibilities of different stakeholders
3. Suggesting appropriate systems and processes for effective scheme operationalisation to ensure the reach of the scheme benefits to the insured primitive tribes.

Expected outcome

1. Appreciation of the roles and responsibilities by different stakeholders
2. Suggestions on appropriate systems and processes for effective scheme operationalisation to ensure the reach of the scheme benefits to the insured primitive tribes.

DHAN Foundation

DHAN Foundation works with over one million poor 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 tribal contexts. It works in different thematic areas including micro finance, tankfed agriculture, rainfed agriculture, information & communication technology for poor and self governance of local bodies.

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 one million poor have been provided with access to different types of insurance including life, health, livestock, crop and micro pension.

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