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**IMPACT OF MICRO INSURANCE ON SELF HELP GROUPS IN RURAL AREAS OF ANDHRA PRADESH**

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**ABSTRACT**

Micro insurance initiative for poorest of the Poor to provide cover for death and disability the scheme introduced by Society for elimination of Rural Poverty (SERP) an autonomous body promoted by Department of Rural Development Government of Andhra Pradesh. The aim of the Project to inculcate the habit of insurance in low-income household with emphasis on Self management of integration. The implementing agency is Society for Elimination of Rural Poverty (SERP), an autonomous body promoted by Department of Rural Development of Andhra Pradesh Government. The Project is being implemented through the Self Help Group Federations called Samakhya. The SHGs and their Zilla Samkhyas are being empowered through this scheme to play active role in insurance operations. The project implementation puts on self-management of the intervention. Eligibility Rural Landless Households, Age Group 18-59 years, Premium Rs.200/- per member. 50% Central Government and remaining 50% by state Government Nodal Agency State Government. Benefits: Natural Death Rs.30, 000/- Accidental Death Rs. 75,000/- Total permanent disability Rs. 75,000/- (loss of two eyes or two limbs or loss of one eye and one limb in accident), Partial permanent disability Rs.37,500/- (loss of one eye or one limb in an accident) Two children of the beneficiaries studying in 9th to 12th standard will get Rs. 300/- per quarter per child.

**KEYWORDS**

Agency, Integration, Poorest of the Poor, Samakhya, Self help Group.

**INTRODUCTION**

Micro insurance initiative for poorest of the Poor to provide cover for death and disability the scheme introduced by Society for elimination of Rural Property (SERP) an autonomous body promoted by Department of Rural Development Government of Andhra Pradesh. The aim of the Project to inculcate the habit of insurance in low-income household with emphasis on Self management of the integration. The impact study has measured the understudying of the target population about insurance, assess the spread of initiative, its growth, claim Experience of the people covered, repurchase imitations of the People. The overall sustainability of the initiative has been measured by socio Economic developed and infrastructural suitability.

The general awareness about the scheme through by District Rural Development Agency. This is good initial phase of initiative. However, the awareness about benefits under scheme, details of scheme. Details of claim process need to be revamped. For this, greater emphasis needs to be laid on audio visual aids like Radio and television especially in areas of low literacy rate.

There is also indication that the impact or Federation (Samakyas) is low in the district lagging behind. It is strength suggested that effort should be done to find out the status of samakyas in all district and necessary steps are taken to strengthen them. Special emphasis can be on the flow of information down to village organization and individual members.

Micro insurance be one tool to mitigate risks of low – income group in the country. India has very low insurance penetration (5%) and density (\$ 42) compared to the world average of 7.5 %. This is because of the low awareness and acceptance of pure insurance services, lack of access to financial services for the low - income group. To increase acceptance of insurance as a tool to mitigate loss due to financial risk arising out of various events, insurance literacy and accessibility to insurance has to increase.

Nearly 80% of Indian population is without life, health and non-life insurance coverage. The per capita spent on life and non life insurance is only Rs 2000 and Rs 300 respectively, compared with global average of at Rs 18000 and Rs 13, 000.

The main reason for the poor spread of insurance may probably be lack of availability, affordability, acceptability and awareness.

The Government of Andhra Pradesh has attempted to address issues related with financial vulnerability of poor families in rural areas by providing insurance at the doorsteps of the families. To achieve this the Government has launched a Micro Insurance initiative for poorest of the poor to provide cover for death and disability. The aim of the project is to inculcate financial discipline and create awareness about insurance in low-income households.

This study was done to assess impact of the Micro Insurance on the target population in increasing financial discipline and reducing vulnerability.

**2. THE SCHEME**

The implementing agency is Society for Elimination of Rural Poverty (SERP), an autonomous body promoted by Department of Rural Development of Andhra Pradesh Government. The Project is being implemented through the Self Help Group Federations called Samakhya. The SHGs and their Zilla Samkhyas are being empowered through this scheme to play active role in insurance operations. The project implementation puts on self-management of the intervention.

Zilla Shamahys have been working for socio economic empowered of its members through saving credit and other services. Insurance is being taken as an additional service for the members.

Department of Rural Development has established call centers in all 22 districts. The call centers are managed with help of Districts Rural Development Agencies. Through Madal Smakhyas DRDA has employed 900 Bima Mitras to provide timely and quality service. A Service charge of Rs 15 per applicant is collected to meet the operational expenses; with the aim of making the program self sustained.

The scheme were being run by Andhra Government under one umbrella scheme named Indira Jeevith Bima Padakam. The names of the schemes are Aam Admi Bima Yojana (AABY), Janashree Bima Yojana (JBY), other Group Insurance (OGI) and Credit Insurance (CI).

In the year 2009, the name of the scheme was changed to Abhayastam with introduction of pension scheme. Abhayastam has the same benefit of Jasnashree Bima Yojna in addition to monthly pension.

This study covers the impact of under Indira Jeevita Pathakam. The Study attempted to quantify socio economic impact on target population as a result of Micro insurance initiative.

**3. THE MAIN FEATURES OF THE SCHEME IMPLEMENTED ARE: (AAM ADMI BIMAYOJAN)**

Scheme	Age Gr (Yr)	Insurance Agency	Nature/Target Gr	Premium paper member	Coverage / benefits Rs	Share in Premium		
						Insured	State	Center
AABY	18-59	LIC	Individual / Landless Agri Laborer's	Rs 200	Rs 75,000/- Death, Permanent disability due to accident Rs.37, 500/- Natural Death Free add on Scholarship for school going children	NA	50%	50%

Eligibility Rural Landless Households, Age Group 18-59 years, Premium Rs.200/- per member. 50% Central Government and remaining 50% by state Government Nodal Agency State Government.

Benefits: Natural Death Rs.30, 000/- Accidental Death Rs. 75,000/- Total permanent disability Rs. 75,000/- (loss of two eyes or two limbs or loss of one eye and one limb in accident), Partial permanent disability Rs.37,500/- (loss of one eye or one limb in an accident) Two children of the beneficiaries studying in 9th to 12th standard will get Rs. 300/-per quarter per child.

This Scheme would extend the benefit of life insurance coverage as well as coverage of partial and permanent disability to the head of the family or an earning member of the family or rural landless households in the States and also educational assistance to their children studying from 9th to 12th standard as an extended benefit.

SERP has been working for the socioeconomic empowerment of the poor families since 2001. It has taken Self Help Groups (SHGs) as a primary unit or in other words building block for empowerment. It mobilized families, with focus on women to get organized and work for their own development. The SHGs further organized to form Mandal Samkhyas at Mandal Level. The Mandal Samkhyas of a District form Zilla Samkhya. This way, it is a four - tier - structure.



This Structure has provided a ready ground for the implementation of the scheme. The Samkhyas are promoting saving credit and income generation activities, They are acting as a vibrant platform for the women in rural areas. The Smkhyas have both human and financial resources to undertake a new initiative that adds value to the members. They are equipped in handling financial transactions and have a corpus that they use to assist the members.

Micro insurance has come as a natural next step towards financial empowerment. It provides relief in case of economic bad conditions happens due to accident or death of the earning head of the family.

One of the main reasons for failure of income generation activities is capital and asset erosion due to economic bad conditions originating from different sources. So, decision to provide Micro Insurance came as a welcome step for Samakhyas.

SERP has developed an effective model for implementation of the scheme. The implementation of the scheme has five main centers of activities. They are :

- a) Village Organisations
- b) Mandal Samakhyas
- c) DRDA
- d) SERP
- e) Insurer

The roles of different player are as under :

- a) Village Organisations

The village organizations are the centre of activity. They enroll the members under the scheme. They work create awareness about the scheme. In the case of risk event, the members help the bereaved family, inform the call centers about the event, help the Samakhya to cross verify the facts related with the event, help the bereaved family in collecting the required documents, and hand over the claim amount.

- b) Mandal Samakhya

The mandal Samakhyas act as facilitators to SERP and DRDA. They also guide and assist the VOs in enrollment and claim settlement process. The service part is also taken care by Bima Mitras. Bima Mitras appointed in each Mandals to specially focus on the servicing of claim and interim financial relief for the Self Help Group families.

- c) Society for Elimination of Rural Poverty (SERP)

The SERP is the mother organization of Samakhyas. SERP is grooming the Samakhyas to take up the responsibility of its members. It has been facilitating, guiding and handholding Samakhyas to implement different programs from time to time.

SERP has designed the project, done liaison with the insurer, created the infrastructure for implementation of the project. It keeps improving the structure to accommodate the learning. This way SERP is a good example of 'Learning Organisation'.

- d) District Rural Development Agency (DRDA)

DRDA is coordinating work of SERP and Samakhya at district level. The DRDA Director is appointed coordinator for the project. DRDA hosts the call center.

Each district has a call center that acts as a lifeline for the project. The call center has the enrollment data. It keeps on updating the claim data and plays an important role in claim settlement. It acts as an information centre for the district and also coordinates with the bank and Zilla Samakhya to maintain minimum balance for interim relief.

#### 4. OBJECTIVES

- Increase awareness about insurance among target populations.



- Inculcate habit of insurance in poorest of the poor families.
- Provide economic assistance through insurance to all the SHG members and poorest of the poor households;
- Setup a system for timely and quality service and
- Make the system self sustained

The impact study has measured the awareness level of the target population about the concept of insurance, awareness about the product, process of purchase and claim of people who are enrolled, usages, utility and efficiency of the system developed for service.

The study has also attempted to measure the spread of initiative in the target population, its growth, claim experience of the people who have experienced shock after enrolling, impact in reducing vulnerability, and repurchase intentions of the covered population.

The study has attempted to develop criteria to assess the efficiency and effectiveness of the operating system and robustness of the infrastructure developed for client service. The overall sustainability of the initiative is measured by 'selecting indicators to measure financial, operational and infrastructural sustainability'. Organization structure was studied to assess the 'systemic sustainability' of the initiative by considering capacity and ability developed in human resource and bench strength available. On the basis of study the areas of improvement are identified.

## 5. AWARENESS

One of the main reasons of low insurance penetration in India is low insurance literacy. If we compare the status of India with global standards, India is lagging behind even with Asian countries. The insurance penetration in India is 4.8 and insurance density is 33.2 ; where as the world average is 7.5 and 554.8 respectively. The insurance penetration for Asia is 6.6 and insurance density is 205.

Awareness among the target population is important to meet the objectives of any project. This aspect is also critical for meeting the objective of including the habit of insurance among masses.

This study has attempted to measure the awareness level among the covered population by asking questions about the schemes, enrollment process, role of service provided by Bima Mitras, Call Centres and claim settlement process.

The concept behind insurance is important to understand as it plays important role in decision-making. People will feel comfortable in paying for insurance if they know why they are paying and what happens without their money.

### ROLE OF BIMA MITRA

The study has closely looked in the role of Bima Mitra. When asked about who collects money for enrollment, 75% of respondents in the state said it was SHG member, while 21% respondents said it was Bima Mitra.

The Bhima Mitra give the wide awareness to the self help Group members for pros and cons of the Bhima after done the incident. Most of the Bhima mitras are self help Group members.

## 6. SOCIO ECONOMIC BENEFITS

As the name indicates, indicator socio economic impact includes social impact and economic impact. Social impact indicates the change in social status. Economic impact indicates reduction financial vulnerability and wellbeing. The improvement in social status is captured by taking into account Sense of Security self Actualization, Education of Children and Superstition about insurance. Sense of security assess whether respondents are feeling financially secure about future and about future of children. Self-actualization takes into account improvement in the personal worth in respondents. Whether they feel having insurance has improved their respect in society and his increased their confidence. The improvement in economic status was captured by considering Dependence on financial Assistance, Creditworthiness and Usage of Amount of the family.

Dependence on financial Assistance indicates impact on vulnerability. Improvement in Creditworthiness and Usage of Amount indicates economic well-being induces with help of financial assistance. When asked about what benefits they perceive for insurance, the overall response was encouraging respondents felt more secure about future of the family after taking insurance. Economic impact on intervention was measured by asking questions about the importance of interim benefit, source of credit in absence of financial assistance, usage of interim benefit and claim amount.

High dependence on interim benefit and usage of claim amount in payment of debt indicates effectiveness in reducing financial vulnerability. At the same time usage of amount also indicates future wellbeing of households with help of financial assistance.

## 7. REDUCTION IN FINANCIAL VULNERABILITY

The usefulness of interim relief was captured by assessing the dependence on financial Assistance for funeral. The effectiveness of initial help was measured by asking how desperately people waited for the help to reach or in other words, how much the family depends on the immediate help.

The interim help in form of Rs.5000/- immediate relief has come out to be an important feature of service as most of the respondents said they waited for the initial help from the service organization.

The four parameters covered under sustainability are Financial Sustainability, Operational Sustainability, Infrastructural Sustainability and Systemic Sustainability.

## 8. FINANCIAL SUSTAINABILITY

Financial sustainability depends on the revenue generated by initiative and expenses occurred in bringing out the outcome, i.e., claim settlement.

Financial sustainability for a project to run on its own is possible if people are willing to pay the price of product and services even without government subsidy. Willingness to pay also represents the usage value for the consumers, i.e., the target population. It can also be taken as an indicator for the success of the program.

When asked whether they would like to continue for the scheme even if subsidy is not available, 90% of the respondents said they would continue. The districts were awareness level is high and implementation is relatively effective.

The flow of information is :

Family of Insured→CallCenter→ Bima Mitra / Community Representative→InsuranceCompany→CallCenter→ Bima Mitra → Family of Insured.

In this flow of information and processes, the IT infrastructure plays important role. The infrastructure has to be robust at the same time simple and user friendly.

## 9. CONCLUSION

The general awareness about the scheme is satisfactory. This good for initial phase of initiative. However, the awareness about benefits under scheme, details of claim process is low in all districts. This is not a matter of concern at this stage. But as the project matures, it is expected that people are made aware about the details of the initiative. Constant effort will be needed for educating people with focus on second level of information. This can be done in phases.

The awareness about claim process is satisfactory for the initial phase, especially looking into the profile of covered population. But it needs to be intensified in future. As people are aware about the system set up for claim processing, but they are not aware about the usage. To convert this awareness in active behavior, they need to be made confident in using the system, like it is done in fire drill.

Another observation is that the role played by Radio and television in transferring information is nil. Keeping in view the fact that audio & visual media make more impact on the audience, these two sources can be utilized in future.

There is also an indication that the impact of Federation (Samakhyas) is low in the districts lagging behind. It is strongly suggested that effort should be done to find out the status of Samakhyas in all districts and necessary steps are taken to strengthen them. Special emphasis can be on the flow of information down to village organization and individual members.

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