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## “JEEBAN KE SATH BHI & JEEBAN KE BAD BHI”.

It is widely accepted that “**Small is beautiful & precious**”. It has experienced by a tribal woman Wendi Pidikaka of Pinda Village. Her family belongs to ST category & having 4 acres of land & mainly depended upon agriculture. She had two daughters, only son & spouse. Could you believe a tribal woman insured her life? Though it seems impossible but it is absolutely true. Harsha Trust for the first time in Bissamcuttack project started social security scheme in 2013 called LIC P&GS (Gosthi Bima O pension). Harsha Trust is also the Nodal Agency for the group insurance policy.

One workshop was organized at Harsha Trust, Bissamcuttack premises in the month of July, 2013 Mr. Bibhu Kalyan Dash from LIC; BBSR was nicely described about the norms and benefit of the policy. All the CSP and professional were participated in the workshop. After that during the field visit of Pinda village Harsha Trust CSP Nityananda mobilized people to insure their lives. He also conducted SHG meeting & shared the norms and benefit of the scheme. If the policy holder will be died his/her nominee would get Rs-10000/- from LIC of India, BBSR branch through Harsha Trust.

But the SHG members denied to insured their lives because in the tribal bucket a dozen of micro insurance company exploited them by selling beautiful stories & people are emotionally, physically & financially tourchered by such fake agency. After a regular interaction SHG members agreed to insured their lives & trusted Harsha Trust because they experienced during the time NABARD wadi mango & cashew plantation in 2009. So all the 10 members of that Gopabandhu SHG insured their lives & Wendi was one of the members among the group.

In the month of 28.09.2013 their lives insured. Unfortunately in the month of 26.06.14 Wendi Pidikaka expired due to suffering from malaria & joint pain (Ganthi Bata) though his son Mansing Pidikaka admitted his mother to Government Medical of Bissamcuttack & she died in her residence after 15 days. After her death her son handover the death certificate to Harsha Trust and Harsha Trust after verification submitted to LIC office at BBSR. Finally after 1 month Mansing pidikaka received RS-10,000/- in a meeting at his village Pinda. In the meeting from different villages 150 women's participated, from Harsha Trust Sarat Kumar Sahoo shared the objective & benefits of the scheme.

