

Kamalaben Parmar, the National Insurance VimoSEWA Cooperative Ltd. (Insurance Cooperative of SEWA)



I am an Aagevan and a Board Member of the VimoSEWA Cooperative, SEWA's insurance cooperative. We suddenly found out about the lockdown due to the Corona Virus pandemic. We were hearing a lot about the word lockdown but didn't realize that it meant that everything will be closed.

Our work is associated with managing risk and providing financial support to our members in case of such exigencies. This was a different type of emergency where we could not even go out and meet our members. The COVID-19 pandemic hit us hard - we had never ever thought about such risks. During the initial days of the lockdown, we provided some quick relief to our members by providing grain kits in association with different SEWA sister organisations. Unfortunately, it wasn't sufficient, as some of my members were getting admitted in hospital and a few even died. I was unable to serve my members in the normal routine way as I had been doing earlier.

In this tough situation, our cooperative decided that we will approach our members through mobile phones and will create awareness about how they can access our claims services and also if they are enrolled in any government insurance scheme then how it will be useful for them. We also decided to provide claim services through digital tools as this was the time when our members needed claim support the most. Earlier I was not very comfortable using different digital tools like WhatsApp etc, but I learned how to use them to collect the claims-related documents and send these on to our colleagues in VimoSEWA to process the claims further. We as an organisation decided that we will approach all our members and provide claim servicing without any interruption, and will also try to collect premium in digital way if members are ready to pay us.

Vimlabehn Harishbhai Parmar resides in Wali Ullani Chawl, Eidgaah, Saraspur, Ahmedbad. She is insured under the Saral Suraksha Yojna (livelihood protection insurance scheme) of VimoSEWA since last 7 years. Unfortunately, she tested positive for COVID-19 and had to get admitted in hospital. I was in constant touch with her family and once she got discharged from hospital, I coordinated and sent the claim documents to our claim team through WhatsApp. The claim was settled within two days and she received INR 3000 as claim amount in her account. She was happy and relieved to receive this amount which will help her family during this tough time when there is hardly any income for her.

We are working simultaneously on two fronts - as an Aagevan I am trying to serve my members on the ground so that they can get their claims quickly, and at the enterprise level as a board

member I am trying to ensure that my cooperative remains financially sustainable. Our cooperative is a multi-state cooperative and working in different states of India. We are taking this pandemic as a challenge to serve our members on time with the use of different digital tools and also remain sustainable. In the last two months we have paid insurance claims for 66 members of VimoSEWA with claim amount equal to INR 3,04,000 (USD 4000) as both health and life insurance claim during the month of April and May, 2020. Now we are trying to slowly revive our work by use of technology including mobile application and Net-banking, as we know that it is the poor who need insurance more than anyone else in this tough situation. We prepared a multi-faceted member awareness and engagement strategy including Whatsapp audio/video messages, customized SMS, Voice broadcasting systems etc.

VimoSEWA is aiming to provide information and educate people about financial and social security and the need of insurance in their lives. We also launched two insurance products during this pandemic period, which covers COVID-19 – the members can pay premium monthly, quarterly or annually. They can protect their family by paying premium as low as INR 75 (USD 1) per month. We are sure that as things will start improving and economic activity will start, people will need more protection in terms of insurance and they can pay premium with even some basic income. VimoSEWA firmly believes that social security is as important as food security and through use of technology, digitized communication and active engagement we can secure the future for our members against unforeseen risks like COVID-19 .