



# Welfare Schemes for Textile Workers

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The following welfare schemes for textile workers are being implemented by the Ministry of Textiles:

(i) **Direct Benefit to Artisans** is being implemented for artisans in the Handicrafts sector; it has the following sub-components:

- Rajiv Gandhi Shilpi Swasthaya Bima Yojana for Health Insurance, currently under merger with Rashtriya Shilpi Swasthya Bima Yojana
- Aam Admi Bima Yojana, providing for life insurance and accident Insurance
- Support to artisans in indigent circumstances, wherein award of Rs 3500 is provided to Shilp Gurus and recipients of National award/National merit certificates, who are below 60 years of age, earning less than Rs. 50,000
- Credit Guarantee Scheme under which Office of DC (Handicrafts) pays guarantee fee to Credit Guarantee Fund Trust for Micro and small enterprises for the coverage of handicraft artisans
- Mudra loan for Handicraft Artisans in line with Pradhan Mantri Mudra Yojana
- Interest subvention scheme under which interest subvention of 6% is provided to handicraft workers, with a limit of one lakh rupees for three years

(ii) **Handloom Weavers Comprehensive Welfare Scheme** is being implemented for the Handloom Weavers comprising health, life and accident insurance components as available to the artisans in the handicraft sector. Both the above programmes are under merger with national-level programmes for health and life and accident insurance. Separately, the Ministry also implements the National Handloom Development Programme, the Yarn Supply Scheme as well as the Comprehensive Handloom Cluster Development programme under which the Ministry provides interest subvention, margin money, credit guarantee and yarn at subsidized rates, among other things, to the handloom weavers.

(iii) **Group Insurance Scheme for Powerloom workers:** The scheme provides insurance cover in the case of natural death, accidental death as well as permanent and partial disability due to accident. The scheme is being implemented since 2003-04.

(iv) **Under the special package provided for garments and made-ups**, the government additionally provides 3.67% share of employer's contribution towards provident fund in addition to the 8.33% being provided under Pradhan Mantri Rozgar Protsahan Yojana for all new employees enrolling in EPFO for the first three years. The Government has also made employees' contribution to EPF optional for employees earning less than Rs. 15,000 per month under the special package for garments and made-ups.

The above information was given by the Minister of State, Textiles, Shri Ajay Tamta today, in a written reply to a Lok Sabha question.

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