

# Handloom Weavers' Comprehensive Welfare Scheme (HWCWS)

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**In News:** Weavers Comprehensive Welfare Scheme (HWCWS) is providing life, accidental and disability insurance coverage under the components Pradhan Mantri Jivan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Converged Mahatma Gandhi Bunkar Bima Yojana (MGBBY).

## Features

- Weavers in the age group of 18 to 50 will be covered under PMJJBY and PMSBY
- Weavers in the age group of 51 to 59 who enrolled into MGBBY will be covered under Converged MGBBY.
- Scholarship will be paid to the maximum of two children of the weavers.
- The children should study between 9th and 12th standard.
- The amount of scholarship is Rs.100 per month per child and will be paid through the National Scholarship Portal (NSP)

## Components

There are two components in this scheme, and they are:

### Health Insurance Scheme (HIS)

- HIS gave various healthcare facilities for all the weavers.
- This component follows the Rashtriya Swasthya Bima Yojana (RSBY) pattern.

## Insurance cover

- This component gives insurance cover for natural death, accidental death, complete disability, and partial disability.
- Converged Mahatma Gandhi Bunkar Bima Yojana (MGBBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) schemes create a social security system.
- PMJJBY provides life insurance, and PMSBY provides accidental insurance for accidental death or disability.
- By converging all the insurance schemes into one scheme, the weavers in the age group of 18 to 50 will be covered for life, accident and disability under PMJJBY and PMSBY.
- The age group of 51 to 59 who were enrolled under the MGBBY scheme will be covered under the Converged MGBBY scheme.

### **National Scholarships Portal**

- National Scholarships Portal is a single access point for enabling various services such as processing, sanctioning and disbursement of student application and application receipt of different scholarships to Students.
- National Scholarships Portal is considered as a Mission Mode Project under the National e-Governance Plan (NeGP).
- This initiative aims at rendering the best and transparent services for a quick & effective disposal of Scholarships applications.
- The funds get delivered directly into the beneficiaries account without any spills.

### **Objectives**

- Ensure timely disbursement of Scholarships to students
- Provide a common portal for various Scholarships schemes

of Central and State Governments

- Create a transparent database of scholars
- Avoid duplication in processing
- Harmonization of different Scholarships schemes & norms
- Application of Direct Benefit Transfer

## **Benefits**

- The national scholarship is a simplified process for the students.
- The process commences with a common application form for all scholarships.
- A one-time registration is sufficient for the scholarship.
- The system itself proposes schemes for the student considering the eligibility criteria fixed by the board.
- The portal is transparent, eliminates duplication and releases scholarship amounts directly to bank accounts of students through direct benefit transfer.
- An SMS and E-Mail alerts would be sent on completion of each step of the scholarship process.
- It serves as a Decision Support System (DSS) as up-to-date information is available on request and it is stored on a scalable and configurable platform.