Mahatma Gandhi Bunkar Bima Yojana

December 23, 2019

Source: Ministry of Textiles

Background

The Government of India had introduced the "Bunkar Bima Yojana" in December 2003 which was a combination of Janshree Bima Yojana and Add-on Group Insurance Scheme being implemented in collaboration with the Life Insurance Corporation of India. Since 2005-06 this scheme was revised and has been implemented revised with the title "Mahatma Gandhi Bunkar Yojana". The scheme was also continued o be implemented during the XIIth plan

Objective

To provide enhanced insurance cover to the handloom weavers in the case of natural as well as accidental death and in cases of total or partial disability

Eligibility

For availing of assistance under the scheme, the weaver should fulfill the following conditions:

- The weaver should be earning at least 50% of his income from handloom weaving.
- All weavers, whether male or female, between the age group of 18 and 59 years are eligible to be covered under the scheme, including minorities, women weavers and weavers belonging to NER.
- The weavers belonging to the State Handloom Development Corporations/Apex/ Primary Handloom Weavers" Cooperative Societies will be covered under the Scheme. Weavers outside co-operative can also be covered under the

scheme on a certificate from the State Directorate of Handlooms that they are fulfilling the eligibility conditions.

- It will be the responsibility of the State Director in charge of Handlooms to verify the eligibility of the weavers who are proposed to be covered under the scheme.
- It will be the responsibility of the State Director in charge and LIC to ensure that women weavers, weavers belonging to minorities and weavers of NER States (Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, and Sikkim) are given adequate representation while implementing the scheme.

Insurance & Its Administration

- The scheme will be administered by the LIC of India.
- The authority in-charge of Handlooms in the State shall finalize insurance coverage of the weavers with the Life Insurance Corporation of India.