

# Mahatma Gandhi Bunkar Bima Yojana (MGBBY)

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**In News:** The Ministry of Textiles is implementing converged Mahatma Gandhi Bunkar Bima Yojana (MGBBY) for providing social security benefits like life, accidental & disability insurance coverage to handloom weavers/workers in the age group of 51-59 years across the country.

## **Mahatma Gandhi Bunkar Bima Yojana (MGBBY)**

- **Aims:** At providing social security benefits like life, accidental & disability insurance coverage to handloom weavers/workers
- **Ministry:** Ministry of Textiles
- **Age group:** 51-59 years
- **Coverage:** Across the country
- **The claim benefits are provided:** By LIC directly into the bank account of beneficiaries through Direct Benefit Transfer (DBT).
- Government of India has organized Hasthkala Sahyog Shivirs in handloom clusters across the country in association with State Governments and LIC for creating awareness among the weavers for enrollment under the Scheme.
- Awareness programmes and camps are organized regularly by the Ministry of Textile through its Weavers' Service Centres to facilitate enrolment of handloom weavers/workers under Government Flagship Insurance Schemes.
- **The annual premium of Rs.470/- is shared as under:**
  - Government of India Rs.290/-
  - Weaver Rs.80/-
  - Implementing Agency Rs.100/-

- Total Premium Rs.470/-

### **Benefits:**

- Natural Death Rs.60,000/-
- Accidental Death Rs.1,50,000/-
- Total Disability Rs.1,50,000/-
- Partial Disability Rs.75,000/-

### **▪ The eligibility**

- 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.
- Weavers being regular members of a Co-operative Society will be eligible to benefit from the scheme. It will be up-to the Society to quantify 180 days productivity taking into each individual weaver's skill, ability and performance in past years.
- Weavers affiliated to State Handloom Development Corporations will also be eligible.

### **National Handloom Development Corporation Limited (NHDC)**

- Was set up in February, 1983 by the Government of India as a public sector undertaking under the ambit of Ministry of Textiles
- In pursuance of the imperative need for a national level agency to assist the speedy development of the handloom sector with the help of 07 Regional Offices and 32 Branch offices.
- Corporation is coordinating all actions covering the procurement and supply of inputs at reasonable prices, augmenting the marketing efforts of state handloom agencies and initiating developmental activities for upgrading the technology in the handloom sector and improving productivity.

- Vision to achieve the objectives of faster, more inclusive and sustainable growth of the Handloom sector adopted focused, flexible and holistic approach to meet the challenges of domestic, global expansion of the overall Handloom market through strategic approach to facilitate the raw material supply to the weavers of the country.