

Ensuring Workers' Welfare

Ajay Tamta



The Textile Ministry monitors the schemes for the benefit of textile workers from time to time. The Ministry gives top most priority to the interest of the workers and endeavors continuously to improve various welfare schemes meant for them

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extile Industry is one of the oldest and the largest industries in India. Archeological studies and surveys indicate that the people of Harappan Civilization, which dates back nearly four thousand years, knew spinning and weaving. The glorious saga of development in the textile sector has continued unabated for the last four millennia and today, the industry provides livelihood to millions of textile workers in the country. Efforts are on to provide employment to millions of other workers in the textile industry. Govt. of India has been trying to provide healthy environment to textile industry workers so that they can produce qualitatively better produce thereby ensuring welfare of all workers in the industry. In view of the huge size of the textile industry and its diverse sectors, it needs workers of various skills and types. Govt. of India is implementing welfare schemes according to their needs, some of which are as follows:

1) Welfare Measures for Power Loom Sector:

a) Group Insurance Scheme (GIS)

The Power Loom weavers are not covered under any life insurance or health insurance schemes as they belong to low income strata of the society and live in an unhealthy environment. The Group Insurance Scheme (GIS) for the textile weavers

was launched in July 2003 and continues in the 12th Plan. The Scheme implemented by the Ministry of Textiles through its attached office i.e. the Office of the Textile Commissioner Mumbai provides the following benefits to the weavers:

- a) Rs 60,000 in case of natural death;
- b) Rs 1,50,000 in case of accidental death;
- c) Rs 1,50,000 in case of permanent disability due to accident;
- d) Rs 75,000 in case of partial disability due to accident.

There is also a provision for the payment of a maximum annual educational grant of Rs 2,400 for the education of two children from classes 9th to 12th of the insured person under Educational Assistance Scheme. Under the scheme, the weaver has to contribute only Rs 80 out of the yearly annual insurance premium of Rs 470. The rest of the amount is paid by the Government of India.

b) Textile Weaver Rehabilitation Fund Scheme (TWRFS)

Under the scheme, the workers are provided with interim relief in the event of closure or partial closure of a textile unit or any part of it.

As many as 1,17,751 workers of 98 closed textile mills across India were paid relief to the tune of Rs 319.66 crore till August 2016 this year.

The author is the Minister of State for Textiles, Government of India.

Welfare Schemes for the Handloom Workers:

The economic and social condition of handloom weavers is not much different from that of their counterparts in the Power Loom sector. The handloom weavers are spread across India and are also found in remote tribal areas/ aboriginal areas. This is the reason that their social security life is getting more complex day-by-day. Govt. of India has started several welfare schemes for the benefit of weavers some of which are as follows:

(A) Mahatma Gandhi Weaver Insurance Scheme (MGBBY)

Under the Mahatma Gandhi weaver Insurance Scheme (MGBBY), weavers are provided with insurance security. The weavers so insured are entitled to the following benefits:

- i) Rs 60,000 in case of natural death;
- ii) Rs 1,50,000 in case of accidental death;
- iii) Rs 1,50,000 in case of permanent disability due to accident;
- iv) Rs 75,000 in case of partial disability due to accident.

(B) Health Insurance Scheme (HIS)

In the 12th Plan, the Cabinet Committee on Economic Affairs (CCEA) has approved a Health Insurance Scheme on the pattern of the Rashtriya Swasthya Bima Yojna (RSBY) of the Ministry of Labour and Employment. Currently, the Ministry of Health and Family Welfare is looking after the scheme. On 29 March, 2016, the Ministry of Health issued a detailed directive to provide benefits of RSBY to the handloom weavers which also provides for an insurance cover of Rs 30,000 to hospitalized patients. Nineteen states where the RSBY is under implementation are Assam, Bihar, Chhatisgarh, Gujarat, Haryana, Himanchal Pradesh, Jharkhand, Karnataka, Kerala, Manipur, Meghalaya, Mizoram,

Odisha, Punjab, Rajasthan, Tripura, Uttar Pradesh, Uttarakhand and West Bengal.

According to the Cabinet decision in Tamil Nadu (which has not implemented the Rashtriya Swasthya Bima Yojana) another scheme, the Health Insurance Scheme (HIS) is being implemented on the pattern of Rashtriya Swasthya Bima Yojana. Under the scheme, Rs 30,000 are provided as assistance by the Govt. of India to the indoor patients where as the amount for outdoor patients is Rs 7,500. As many as 1,44,294 weavers have already been nominated under the scheme till 1st October, 2015.

Workshops on Rashtriya Swasthya Bima Yojana (RSBY) are organized by the Ministry of Textiles from time to time with the participation of the Commissioners/Directors of the State Handloom departments and the officers of RSBY to discuss the modality for the implementation of the scheme.

Welfare Schemes for the Weavers of Handicrafts Sector:

The handicrafts Industry in India is very rich and encompasses all areas, from rural and tribal to remote and interior areas of the country. The Government of India is implementing a number of welfare schemes to provide social security to the workers of this sector which are as follows:

(a) Rajiv Gandhi Shilpi Swasthya Bima Yojana

The scheme was implemented on experimental basis in 2006-07 and continued in 11th and 12th Plans. It aims at providing medical facilities to the artisans working in the handicraft sector. The artisan pays only Rs 30 for his registration and the Govt. of India bears 75 per cent of the cost of the scheme. The rest of the 25 per cent expenditure is born by the State Governments. In case of states like Jammu & Kashmir as well as the North-Eastern States, 90 per cent amount of the premium is born by the Government of India.

Under the scheme, the artisan along with four other members of his family are provided with the benefits of health insurance. In the event of hospitalization of any member of the insured family, an insurance cover of Rs 30,000 is provided to the family while in case of OPD patient, the amount is Rs 7,500. Now the scheme has been merged with the Rashtriya Swasthya Bima Yojana (RSBY) and from April 2017 onwards, the Ministry of Health and Family Welfare will be responsible for its implementation. So far, 23,74,938 artisans have been registered under the scheme.

(b) Aam Aadmi Bima Yojana

The Life Insurance Corporation of India implemented Janshri Bima Yojana in 2004-05 to provide life insurance cover to artisans of the handicrafts sector. Although, the Cabinet Committee on Economic Affairs (CCEA) approved the scheme for the 11th Plan, its name was changed to Aam Aadmi Bima Yojna (AABY) on the recommendation of the Expenditure Finance Committee (EFC). As many as 23,31,288 artisans have been brought under its cover in the past three financial years (e.g. 2013-14 to 2015-16) and the current year 2016-17 (till June 2016). There is a proposal to merge AABY with the Pradhan Mantri Jivan Jyoti Bima Yojna (PMJJBY) and Pradhan Mantri Suraksha Bima Yojna (PMSBY).

Economic Assistance to Poor Artisans:

Under the scheme, financial assistance is given to the artisans in their twilight years. Poor artisans who are more than 60 years of age and have won awards like Shilp Guru/ National Award/National Merit award/ State Handicraft awards and whose annual income is less than Rs 30,000 are given monthly financial assistance of Rs 3,000. Under the scheme, 1035 artisans were given financial assistance of Rs 164.06 lakhs from 2014-15 till 2016-17.

Welfare Schemes for the Workers of Jute Sector:

- i) Jute Workers Welfare Scheme : Cleanliness in the Mill Area

The scheme aims at providing cleanliness facilities to the workers of the jute mills along with their family members. Under the scheme, cleanliness blocks having toilets, wash basins etc. for men and women are provided to the workers of these mills. The National Jute Board provides 90 per cent of the total cost or maximum Rs 40 lakh under the scheme.

- ii) Scholarships for the Promotion of Education

Under the scheme, scholarships are provided for the promotion of education among the children of the jute mill workers, especially the female children. On passing secondary school examination, every girl of such family is provided a scholarship of Rs 5,000 and Rs 10,000 on getting through senior secondary examination.

In 2015-16, the coverage of the scholarship schemes was extended to provide Rs 15,000 for graduates and Rs 20,000 for post graduates. Provision has also been made for providing assistance in annual tuition fee for the professional courses (e.g. Engineering, Technology, Management, CA, CS, ICWAI). As many as 6,733 students have benefited since 2013-14 under the scheme.

- iii) Life Insurance Scheme

The Life Insurance Scheme for the jute mill workers belonging to the scheduled casts and scheduled tribes is valid initially for three years (August 2016 to March 2019). There are two components of the scheme: a) Pradhan Mantri Jivan Jyoti Bima Yojana (PMJJBY), and b) Pradhan Mantri Suraksha Bima Yojana (PMSBY).

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