

**GOVERNMENT OF INDIA
TEXTILES
LOK SABHA**

UNSTARRED QUESTION NO:3414
ANSWERED ON:10.12.2009
INSURANCE FOR WEAVERS AND ARTISANS
Agarwal Shri Jai Prakash;Shekhar Shri Neeraj

Will the Minister of TEXTILES be pleased to state:

- (a) whether the Government has formulated any health insurance policy for weavers and artisans;
- (b) if so, the details thereof alongwith the number of beneficiaries during each of the last three years and the current year, State-wise; and
- (c) the steps taken by the Government to streamline the procedure to facilitate more weavers and artisans avail this scheme?

Answer

MINISTER OF STATE IN THE MINISTRY OF TEXTILES(SMT. PANABAACA LAKSHMI)

(a): The Government of India is implementing Health Insurance Scheme (HIS) for handloom weavers and Rajiv Gandhi Shilpi Swasthya Bima Yojana (RGSSBY) for the artisans in the country.

(b): The Government of India is implementing a Health Insurance Scheme (HIS) for handloom weavers. The scheme covers not only the weaver but his wife and two children also. It covers all pre-existing diseases as well as new diseases. The annual limit per family is Rs.15000/- out of which OPD cover is Rs. 7500/-. The total annual premium is Rs.896/- per annum plus Service Tax @ 10.3% out of which Rs.809.10 plus Service tax is borne by Government of India and Rs.179.20 is contributed by the handloom weaver/ State Govt.. The State-wise beneficiaries covered under the scheme during each of the last three years and the current year is as under:

Beneficiaries covered (HIS)

Name of State 2006-07 2007-08 2008-09 2009-10 (upto Oct., 2009)

Andhra Pradesh 34831 127594 121481 33485

Arunachal Pradesh 2133 12318 16590 1292

Assam 464635 445947

Bihar 7783 31226 10712

Chattisgarh 82 3722 258

Delhi 289 -

Gujarat 1170 1341 3725 723

Haryana 25977 4188

Himachal Pradesh 316 10940 1775

J & K	89	517	271
Jharkhand	661	23000	24600 5843
Karnataka	20000	40437	44600 11880
Kerala	4703	5974	12779 3860
Madhya Pradesh	822	21368	16601 499
Maharashtra	1523	891	
Manipur	7455	18866	44507 58
Meghalaya	17000	33822	1352
Mizoram	187	168	
Nagaland	32677	3956	
Orissa	21331	45812	47872 9651
Rajasthan	2395	2047	5765 3691
Sikkim	118	-	
Tamil Nadu	143890	284646	289023 47747
Tripura	62	24003	39444 -
Uttar Pradesh	88372	431921	371617 28322
Uttarakhand	5299	6161	1406
West Bengal	67516	245000	246913 39201
Total	401127	1774034	1878334 211229

The Rajiv Gandhi Shilpi Swasthya Bima Yojana implemented for Handicrafts artisans aims at providing health and insurance cover to an artisan's family of four, including self and any three out of spouse, children and dependent parents. The scheme is to cover medical coverage of Rs.15000/- including Rs.7500/- for OPD, cashless facilities and pre-existing diseases as well. An insurance coverage of Rs.1.00 lakh is also available for accidental death/ disability of the insured artisan. The total annual premium under the scheme is Rs.897/- plus Service Tax @ 10.3% i.e. Rs.92.40. A general category artisan will contribute Rs.200/- and those belonging to SC/ST, BPL and NER community will contribute Rs. 100/- only. The Government of India will contribute the balance amount of annual premium as well as service tax at the applicable rates. The State-wise beneficiaries covered under the scheme during each of the last three years and the current year is as under:

Beneficiaries covered (RGSSBY)

Name of State 2006-07 2007-08 2008-09 2009-10 (upto Oct.,09)

Andhra Pradesh 3865 19097 41152 14169

Arunachal Pradesh 170 1336 4417 2688

Assam 2894 157343 233042 24765

Bihar 1654 6021 8667 8591

Chattisgarh 242 930 1664 2592

Delhi 439 1934 4174 3495

Gujarat 6280 4353 30652 4054

Goa 318 937 1118

Haryana 822 1754 3931 3602

Himachal Pradesh 1130 1105 2876 1795

J & K 1710 15333 16580 11101

Jharkhand 1342 3055 5697 4838

Karnataka 1442 15034 19429 3967

Kerala 1804 11247 17433 9190

Madhya Pradesh 1149 4937 7531 5272

Maharashtra 987 - 6067 4717

Manipur 3487 44876 79841 4659

Meghalaya 184 7341 14511 4406

Mizoram 150 186 681 1226

Nagaland 925 1957 5047 3295

Orissa 2611 5654 10994 8344

Pondicherry 180 3262 - -

Punjab 687 6646 15783 4830

Rajasthan 2777 11102 17222 6923

Sikkim 123 316 4568 1495

Tamil Nadu 3549 26360 33269 9936

Tripura 441 12443 23803 12218

Uttar Pradesh 4945 298074 272276 33917

Uttarakhand 2269 5996 7014 4511

West Bengal 3343 214108 125152 11052

Total 51919 882000 1010300 212766

(c): To facilitate the beneficiaries to avail these schemes, State Governments are required to be actively associated with the implementation of the scheme by way of sensitizing the beneficiaries to join the scheme. Instructions have also been given to the implementing agency Viz. ICICI Lombard General Insurance Company Ltd., to take all steps to popularize the scheme among the weavers through out the country by various means including advertising the information about the scheme in vernacular language. The implementing agency has been organizing health camps and awareness camps regularly in collaboration with the State Governments.