

**GOVERNMENT OF INDIA  
MICRO, SMALL AND MEDIUM ENTERPRISES  
LOK SABHA**

UNSTARRED QUESTION NO:2312  
ANSWERED ON:08.12.2014  
INSURANCE FOR KHADI ARTISANS AND WORKERS  
Shetty Shri Gopal Chinayya

**Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:**

- (a) whether the Government has any scheme that focuses on providing insurance to Khadi Artisans and workers in the country;
- (b) if so, the details thereof, including the funds allocated for the same during each of the last three years and the current year;
- (c) the number of artisan and workers enrolled under such insurance schemes and the number of beneficiaries who have been paid the insured amount under the scheme during the said period; and
- (d) the steps taken by the Government to promote such insurance schemes among khadi artisans and workers?

**Answer**

MINISTER FOR MICRO, SMALL AND MEDIUM ENTERPRISES (SHRI KALRAJ MISHRA)

(a)&(b): Government in the Ministry of Micro, Small and Medium Enterprises has been implementing a group insurance scheme namely Khadi Karigar Janashree Bima Yojana (JBY) since 2003-04 to provide insurance cover to khadi artisans. The Scheme was formulated by Khadi and Village Industries Commission (KVIC) in association with the Life Insurance Corporation of India (LIC) with annual premium of Rs.100/- per beneficiary which is shared in the ratio of Rs. 50/- by the Central Government from Social Security Fund, Rs. 25/- by the Khadi Institution and Rs. 12.50/- each by Khadi Artisan and KVIC. The scheme is available for artisans in the age group between 18 years to 59 years. The compensation available under the Scheme are as under:

In case of natural death : Rs. 30,000/-  
In case of accidental death : Rs. 75,000/-  
In case of full permanent disability due to accident : Rs. 75,000/-  
In case of part permanent disability due to accident : Rs. 37,500/-

As an 'add-on' benefit without any additional premium, up to two school-going children of insured artisans studying in Class Nine to Twelve are eligible for a scholarship of Rs. 100/- each per month.

The number of artisans covered under the scheme and fund allocated by KVIC during last three years and current year is given below:

Year	No. of artisans covered (Rs.in lakh)	Allocation#
2011-12	2,74,276	1.00
2012-13	2,80,743	7.00
2013-14	2,84,056	4.00
2014-15	3,00,000	90.00

#The scheme has the provision for Experience Rating Analysis (ERA) and lower allocations were made in the last 3 years as LIC of India adjusted the premium from the saving of earlier premium paid.

(c): The number of artisans covered under the scheme and the number of beneficiaries who have been paid the insured amount during the last three years is given below:

Year	No. of artisans covered	Claims for Scholarship	Claims for natural death	Claims for accident
2011-12	2,74,276	17405	196.50	225
2012-13	2,80,743	14232	160,80	178
2013-14	2,84,056	6639	103.90	97

(Rs. in lakh) (Rs. in lakh) (Rs. in lakh)

(d): KVIC has conducted awareness Camps for the khadi artisans and khadi institutions to promote Jana Shree Bima Yojana. KVIC has also appointed Nodal Officers in their State/ Divisional Offices to monitor the implementation of the scheme and ensure receipt of benefits by eligible artisans.