

Annexure - F

THE KARNATAKA HANDLOOM DEVELOPMENT CORPORATION LIMITED
No.1, Commercial Complex, Tank Road, Ulsoor, BANGALORE-560 042.

WELFARE SCHEMES TO HANDLOOM WEAVERS

KHDC is extending the benefits to the weavers of the Corporation under the following Welfare & Development Schemes sponsored by State and Central Government from time to time. The salient feature of the schemes are:

I.State Sponsored Schemes:

1) Weavers Death Relief Fund:

Under the Scheme at the time of death of a weaver, KHDC will release Rs.1500/- to the weaver family in order to meet the funeral expenses. Similarly Department of Textiles & Handlooms will also release the same amount to the weavers family on production of necessary documents.

2) Educational Programmes – Scholarships to children of weavers:

The children of Handloom weavers who are studying in PUC / Non technical courses and professional courses are eligible for the following annual Scholarship benefit is extended through the Textiles & Handlooms Department.

Sl. No.	Particulars	Upto 60%	More than 60%
1.	Studying PUC	Rs.600/-	Rs.900/-
2.	Non Technical courses (B.A., B.Sc., B.Com., etc.	Rs,1000/-	Rs.1600/-
3	Professional courses like BE, MBBS etc.,	Rs.2400/-	Rs.3000/-

Centrally Sponsored Schemes:

1)Workshed & House cum workshed Schemes

a)Workshed Scheme:

Under the scheme, the handloom weavers who have space living and adjacent vacant site / space for construction of workshed (at least 10' * 10') will be provided a grant assistance of Rs.10,000/- for urban area and Rs.7,000/- for rural area as per the revised guidelines of the scheme. KHDC is implementing this scheme since 1988 and total number of worksheds provided to weavers is detailed follows :

b)House cum Worksheds:

Under the scheme the housesless weavers. Who have vacant site of at least 25*30' in their own/spouse name will be assisted for construction of house cum worksheds in order to continue the weaving profession with the Corporation. The unit cost. GOI grant assistance, loan assistance from financial institutions, repayment of loan period and EMI per month is detailed below:

Sl. No.	Unit Cost	GOI Grant	Loan from FI	Weavers Contribution	Recovery Period	Recovery/EMI /Month
Urban	45000	20000	20000	5000	22 years	195/- P.M
Rural	35000	18000	14000	3000	22 years	125/- P.M

2) Thrift fund Scheme:

Thrift Fund Scheme for handloom weavers of KHDC is in operation from the year1985. So far 5000 weavers have been covered under the scheme. Under the scheme each weaver will contribution 8% of his/her earning from weaving and Government will also contribute 8% as matching contribution (4%GOI +4%GOK). Both the contribution will be deposited in the Government Treasuries of respective places. 12% interest is paid for the deposit. The total operation of the scheme is restricted to 15 years. After completion of 15 years, the deposited amount will be refunded to the weavers along with interest. Apart from this weavers are also eligible to withdraw 75% of their contribution to meet the expenses like hospitalization, marriage of children etc., However, the weavers are eligible for partial withdrawal after completion of continuous contribution for a period of 5 years.

3) Group Savings Linked Insurance Scheme:

GSLI Scheme has been introduced since 1993-94 to the weavers of the Corporation. Under the scheme ever weaver has to contribute an annual premium of Rs.120/-. Out of Rs.120/- GOK and GOI will provide Rs.40/- each weaver and the balance of Rs.40/- is to be contributed by weavers every year. The weavers are covered under the Master Policy by the office of the Textile Commissioner. The weavers covered under this policy will be eligible for the benefit of Rs.10,000/- compensation for natural death. Under the scheme the weavers in the age group of 18 to 60 years are eligible. The weavers who have completed superannuating period or 60 years are eligible to get savings amount + 11% interest i.e., saving of Rs.70/- per year (Out Rs.120/- Rs.50/- will be treated as premium and Rs.70/- towards savings).

All the claims of the weavers under the scheme are submitted through the respective Deputy Director of Handloom & Textile Department to LIC of India for claims.

Recently the above Scheme has been withdrawn by the Central Government with effect from March 2004 and has introduced another insurance scheme namely "Bunaker Bheema Yojane" with effect from 1st April 2004.The silent feature of 'Bunaker Bheema Yojane' are

1. All the weavers working under organized sector under age group 18-59 years are eligible.
2. The annual contribution per weaver will be Rs.200/- . Out of which the LIC will draw Rs.100/- per weaver from Social Security funds, Rs.60/- would be borne by the Central Government and Rs.40/- will have to be borne by the weaver beneficiaries.
3. On natural death, compensation of Rs.20,000/- will be paid to nominee appointed by the weaver beneficiary.

Add scheme has been introduced in addition to the above scheme. this scheme the beneficiary *has to pay* Rs.90/- per annum in order to cover accidental risk. The Salient feature are as follows:

1. All the weavers working under organized sector under age group 18-59 years are eligible.
2. The annual contribution per weaver will be Rs.90/-.
3. On accidental death, compensation of Rs.50,000/- will be paid to nominee appointed by the weaver beneficiary.
4. Educational Scholarship to the school going children of the beneficiary will be provided under scheme

4. Health Package Scheme:

Under this Centrally Sponsored Scheme following financial benefit is extended to the weavers of the Corporation:

Sl. No	Particulars	Financial Benefit
1	Eye testing & providing spectacles	Rs.190/- per weaver once in 5 years.
2	Health check up & reimbursement medical expenses	Reimbursement of medical expenses. Upto Rs.1500/- annum per weaver for disease like TB, Asthama & other professional disease.
3	Maternity Allowance	Maternity lumpsum grant of Rs.500/- per delivery is provided at the time of confinement, subject to two living children.
4	Family Welfare Programme / Compensation for Sterilisation	Monitory incentive of Rs.100/- will be extended at the time of Sterilization once in a life time subject to 50 years for male and 45 years for female weavers. In addition to this Corporation and GOK will also extended benefit as per the rules framed / in force.

5	Providing Borewells to weavers colonies	For every 50 weavers colony /cluster, a borewell will be provided. The maximum expenditure is limited to Rs.35,000/- borewells are not fessible, dug well would be allowed with same cost.
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Dutch Assisted – Karnataka Industrial Sheds Project (‘KISP’)

Under the Dutch Assistance (Government of Netherlands), Government of Karnataka has provided 1942 living cum worksheds to the weavers and 9 common weaving centres at 23 locations of the State. The operation of the sceheme was from 1984 to 1987. Weavers who have been allotted the houses are living in these houses and repaying the loan installments as per the pattern fixed under Scheme.