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**STANDING COMMITTEE ON LABOUR, TEXTILES AND  
SKILL DEVELOPMENT**

**(2022-23)**

**(SEVENTEENTH LOK SABHA)**

**MINISTRY OF TEXTILES**

**WELFARE SCHEMES AND SOCIAL SECURITY MEASURES FOR  
TEXTILE WORKERS IN ORGANISED AND UNORGANISED  
SECTORS**

**FIFTIETH REPORT**



**LOK SABHA SECRETARIAT**

**NEW DELHI**

*August, 2023/ Sravana, 1945 (Saka)*

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SECTORS**

*Presented to Lok Sabha on 04.08.2023*

*Laid in Rajya Sabha on 04.08.2023*



**LOK SABHA SECRETARIAT**

**NEW DELHI**

*August, 2023/ Sravana, 1945 (Saka)*

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\*Not appended with this cyclostyled copy.

**COMPOSITION OF THE STANDING COMMITTEE ON LABOUR, TEXTILES AND  
SKILL DEVELOPMENT**

**(2022-23)**

**Shri Bhartruhari Mahtab - Chairperson**

**MEMBERS  
LOK SABHA**

2. Shri Subhash Chandra Baheria
3. Kunwar Pushpendra Singh Chandel
4. Shri Pallab Lochan Das
5. Shri Feroze Varun Gandhi
6. Shri Satish Kumar Gautam
7. Shri Bache Gowda B.N.
8. Dr. Umesh G. Jadhav
9. Shri Dharmendra Kumar Kashyap
10. Adv. Dean Kuriakose
11. Shri Pakauri Lal
12. Prof. Sanjay Sadashivrao Mandlik
13. Shri Dayakar Pasunoori
14. Shri Khalilur Rahaman
15. Dr. D. Ravikumar
16. Shri Naba (Hira) Kumar Sarania
17. Shri Bhola Singh
18. Shri Ganesh Singh
19. Shri Nayab Singh
20. Shri K. Subbarayan
21. Shri Giridhari Yadav

**RAJYA SABHA**

22. Shri Naresh Bansal
23. Shri Neeraj Dangi
24. Shri R. Dharmar
25. Prof. Manoj Kumar Jha
26. Shri Elamaram Kareem
27. Ms. Dola Sen
28. Shri M. Shanmugam
29. Shri Shibu Soren
30. Shri Vijay Pal Singh Tomar
31. Shri Binoy Viswam

**SECRETARIAT**

1. Shri T.G. Chandrasekhar - Additional Secretary
2. Shri Sanjay Sethi - Director
3. Smt Shilpa Kant - Committee Officer

## **INTRODUCTION**

I, the Chairperson, Standing Committee on Labour, Textiles and Skill Development (2022-23) having been authorized by the Committee do present on their behalf this Fiftieth Report on 'Welfare Schemes and Social Security Measures for Textile Workers in Organised and Unorganised Sectors' relating to the Ministry of Textiles.

2. The Committee (2022-23) took oral evidence of the representatives of the Ministry of Textiles on 18<sup>th</sup> October, 2022 and 26<sup>th</sup> April, 2023. The Committee considered and adopted this Report during the sitting held on 3<sup>rd</sup> August, 2023.

3. The Committee wish to express their thanks to the representatives of the Ministry of Textiles for tendering evidence and placing before the Committee all the requisite information sought for in connection with the examination of the subject.

4. For ease of reference and convenience, the Observations/ Recommendations of the Committee have been printed in thick type in the body of the Report.

**New Delhi;**  
**3 August, 2023**  
***12 Sravana, 1945 (Saka)***

**BHARTRUHARI MAHTAB**  
**CHAIRPERSON,**  
**STANDING COMMITTEE ON LABOUR,**  
**TEXTILES AND SKILL DEVELOPMENT**

## REPORT

### INTRODUCTORY

The Ministry of Textiles is responsible for policy formulation, planning and development of the Textiles Industry. The Indian textile industry is the second largest producer of MMF Fibre after China. India is the 3rd largest exporter of Textiles & Apparel in the world. India's textiles and clothing industry is one of the mainstays of the national economy. The share of textile and apparel (T&A) including handicrafts in India's total merchandise exports stood at a significant 10.5% in 2021-22. India has a share of 4.6% of the global trade in textiles and apparel. The sector holds importance from the employment point of view as well. It provides direct and indirect employment and source of livelihood for millions of people including a large number of women and rural population.

2. The Ministry of Textiles functions with a policy of promoting and encouraging various sectors under it *viz.* cotton, silk, jute, handicrafts and handloom sectors, through a number of programmes and schemes. Welfare schemes are being implemented by the Ministry across the country for the benefit of workers in different divisions of the Textile Industry, which are as follows:

- i. Handlooms Sector
- ii. Handicrafts Sector
- iii. Powerloom Sector
- iv. Jute Sector

3. The Ministry gave the following overview about the Textiles Sector:

- Total cloth production ~ 4300 Crore Sq. Mts/Annum
- Textile market including export ~ Rs.14 lakh crore
- 13% contribution to Industrial production
- 2.3% of country's GDP
- Textile sector comprised of various segments – ginning and pressing , spinning, weaving/ knitting , processing, embroidery, garmenting and technical textiles
- Fabric making – by Weaving and Knitting – in organized and unorganized sector
- Organised sector (Mill Sector) is modernized with more than 1lakh Shuttleless looms, employing more than 55000 workers

4. The representative of the Ministry during oral evidence elaborated as under:

“... हमारे यहां 4300 करोड़ वर्ग मीटर हर दिन कपड़ा बनता है। अगर हम निर्यात को मिलाकर टेक्सटाइल मार्केट की साइज़ देखें तो यह 170 बिलियन डॉलर्स अर्थात् 14 लाख करोड़ रुपये है। टेक्सटाइल औद्योगिक उत्पादन में 13 प्रतिशत और जीडीपी में 2.3 प्रतिशत का योगदान करता है। अगर हम टेक्सटाइल सेक्टर की बात करें तो इसमें बहुत तरह के एक्शन आते हैं, जैसे प्रेसिंग, स्पिनिंग, वीविंग, निटिंग, प्रोसेसिंग, एम्ब्रॉयडरी, गार्मेंटिंग एण्ड टेक्निकल टेक्सटाइल्स हैं। इसके अलावा, इसमें हैंडीक्राफ्ट्स एण्ड हैण्डलूम भी हैं।

सर, अगर हम फैब्रिक मेकिंग में जाएंगे तो वीविंग और निटिंग, दो तरह के होते हैं। सामान्य अवधारणा यह है कि पावरलूम सेक्टर में हम केवल वीविंग की बात करते हैं, पर निटिंग भी एक बहुत बड़ा सेक्टर है, जिसमें कपड़ा बनता है। फैब्रिक मेकिंग संगठित और असंगठित दोनों ही सेक्टर्स में है। संगठित क्षेत्र को हम यहां मंत्रालय में सामान्यतः मिल सेक्टर कहते हैं। जब हम पावरलूम की बात करते हैं तो हम केवल मिल सेक्टर की बात नहीं करते हैं। संगठित क्षेत्र में हमारे करीब एक लाख से ज्यादा शटललेस लूम्स हैं, which employs 55,000 workers.”

5. The Secretary, Textiles during further evidence briefed the Committee as under:

“...textile sector is, of course, a labour-intensive sector. We have almost 45 million workers who are directly engaged in this sector and almost 60 million odd workers who are indirectly engaged in this sector. So, welfare-related measures, social security measures and empowering the textile workers through skilling them etc. are a priority for the Ministry.”

6. Another representative of the Ministry during evidence deposed as under:

“Talking about handicraft and handloom workers, जैसा कि मैडम ने बताया है कि 45 मिलियन ऑर्गनाइज्ड सेक्टर में हैं। हैंडीक्राफ्ट में लगभग 30 लाख और हैंडलूम में 35 लाख लोग हैं। So, 65 lakh people are associated with this sector.”

## **SECTOR-WISE DETAILS**

### **II. HANDLOOM SECTOR**

7. The Handloom Sector is one of the largest unorganized economic activities of India and it constitutes an integral part of the rural and semirural livelihood engaging over 35 lakh persons. The sector engages over 25 lakh female weavers and allied workers which makes it an important source of economic empowerment of women. Handloom weaving constitutes one of the richest and most vibrant aspects of the Indian cultural heritage. The sector has advantage of being less capital intensive, minimal use of power, being eco-friendly, flexibility of small production, openness to innovations and adaptability to market requirements. Because of the uniqueness and

exclusivity of designs, capability to produce small batch sizes and being ecofriendly fabric, handloom products are in high demand in the international and the domestic market and retailers with discerning clientele looking for reliable source of authentic handloom products on regular basis.

8. For the welfare and development of Handloom workers, the Ministry of Textiles, under the aegis of National Handloom Development Programme (NHDP) is running several Welfare Schemes and Programmes with the following main objectives:

- i. Affordable Social Security in case of Natural/ Accidental Death and Total/ Partial Disability
- ii. Need based financial assistance to Awardee handloom workers' in indigent circumstances
- iii. Scholarship to children of handloom workers
- iv. Working capital support to Handloom workers under Concessional Credit/ Weaver Mudra

**Schemes in Handloom Sector:**

9. The Schemes in Handloom Sector may be broadly categorised as under:

- i. Handloom Weavers' Welfare Schemes
  - a. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
  - b. Pradhan Mantri Suraksha Bima Yojana (PMSBY)
  - c. Converged Mahatma Gandhi Bunkar Bima Yojana (MGBBY)
- ii. Need Based Financial Assistance
  - a. Scholarship
  - b. Handloom Awardee
- iii. Concessional Credit/Weavers Mudra Loan
  - a. Margin money assistance:
    - i. Individual handloom weaver
    - ii. Handloom Organization:
  - b. Interest Subvention
  - c. Credit guarantee fee

**i. Handloom Weavers' Welfare Schemes**

10. To provide universal and affordable Social Security in case of Natural/ accidental death and Total or Partial Disability, the following Schemes/Programmes are run by the Ministry of Textiles:

- i. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY): Under this Scheme renewable life insurance cover is provided for death due to any reason for one-year, in the age group of 18-50 years



- ii. Pradhan Mantri Suraksha Bima Yojana (PMSBY): This Scheme provides renewable accidental insurance cover on death or disability for one-year, in the age group of 18-70 years
- iii. Converged Mahatma Gandhi Bunkar Bima Yojana (MGBBY): This Scheme provides renewable life and accidental insurance cover on death or disability for a closed group of handloom workers in the age group of 51-59 years, who were already enrolled under the MGBBY on 31.05.2017.

11. The details of Annual premium share under PMJJBY, PMSBY and Converged MGBBY are as under:

**Annual Premium Share**

**(In Rupees)**

Annual premium share	PMJJBY			PMSBY		Converged MGBBY	
	Previous year	W.e.f. 1.4.2020	W.e.f. 1.6.2022	Previous ly	W.e.f. 1.6.2022	Previously	W.e.f. 1.4.2020
Ministry of Textiles	150	150	150	12	12	290	290
Social Security Fund	100	-	-	-	-	100	-
State Govt./ Beneficiary Share	80	180	286	-	8	80	180
<b>Total Premium</b>	330	330	<b>436</b>	12	<b>20</b>	<b>470</b>	470

12. As informed by the Ministry, DFS *vide* letter dated 13th May, 2020 clarified that the insurance schemes be implemented with full premium payment regime with effect from 01.04.2020. The Ministry further stated that Social security share of Rs.100/- earlier borne by LIC be borne by State Govt./Beneficiary. Accordingly, State Govt./Beneficiary share increased to Rs.180/- from Rs.80/- w.e.f. 01.04.2020. Also, premium of PMJJBY increased from Rs.330/- to Rs.436/- w.e.f. 01.06.2022 resulting in increased premium share of State Govt./Beneficiaries from Rs.180/- to Rs.286/-.

13. The details of benefits and enrollment under PMJJBY, PMSBY and Converged MGBBY are as under:

**Benefits**

Benefits	PMJJBY	PMSBY	Con. MGBBY
Natural death	2,00,000	-	60,000
Accidental death	2,00,000	2,00,000	1,50,000
Total disability	-	2,00,000	1,50,000
Partial disability	-	1,00,000	75,000

### Enrolment

Policy year (1 <sup>st</sup> June to 30 <sup>th</sup> May)	Enrolment of handloom workers	
	PMJJBY/PMSBY	Converged MGBBY
2017-18	1,15,538	54,660
2018-19	1,25,084	46,373
2019-20	1,06,727	32,016
*2020-21	-	-
2021-22	1,11,957	-
#2022-23	69,909	-

\* Based on communication of DFS, M/o of Finance vide O.M. No.12011/11/2015-Ins.II/I dated 13.05.2020, there was transition to full premium payment regime w.e.f. 01.04.2020. There was no enrolment during 2020-21.

# As on 31.05.2023.

14. In this context, the representative of the Ministry during evidence elaborated as under:

“...हैंडलूम वर्कर्स के लिए एनरोलमेंट फिगर पॉलिसी ईयर 1 जून से 30 मई तक है, हम जेजेबीवाई और एसबीवाई में करीब एक लाख लोगों को एनरोल कर पाते हैं। कन्वर्ज एमजेबीबीवाई में एनरोलमेंट काफी कम हो गया है क्योंकि जेजेबीवाई और एसबीवाई में प्रीमियम एमाउंट कम है और बेनिफिट ज्यादा हैं, इसलिए इसमें एनरोलमेंट कम चल रहा है। कुछ इश्यू आए थे, जिससे स्कीम्स की ग्राउंडिंग में दिक्कत आई थी, अब यह पिकअप कर रहा है। जैसे भारत सरकार का डिजीजन हुआ था कि इंश्योरेंस स्कीम जो इम्प्लीमेंट होगी, उसमें सोशल सिक्योरिटी फंड से 100 रुपये कंट्रीब्यूट होता था, वह 1.4.2020 से बंद हो गया है। इससे बेसिकली बेनिफिशरीज और राज्य सरकार पर बर्दन आया था, पहले 80 रुपये कंट्रीब्यूट करते थे, वह बढ़कर 180 रुपये हो गया। इसके अलावा 1 जून, 2022 से यह प्रीमियम एमाउंट 330 से 436 रुपये हुआ है, इससे भी कंट्रीब्यूशन बढ़ा है। मिनिस्ट्री ऑफ टैक्सटाइल्स का कंट्रीब्यूशन 150 रुपये प्रति इंश्योरेंस जेजेबीवाई और 12 रुपये सुरक्षा बीमा योजना में है। हमने सारे राज्य सरकारों से टेकअप किया था कि कौन से राज्य अपने वीवर्स को इसमें एनरोल करना चाहते हैं, वे पहले सोशल सिक्योरिटी वाला पोर्शन बियर करेंगे। इसमें गुजरात, त्रिपुरा, तेलंगाना, केरल और सिक्किम आगे आए हैं। इसके अलावा हमने कुछ मिनिमम टारगेट सारी स्टेट्स को एसाइन करने की कोशिश की थी और उसके बाद कर्नाटक, ओडिशा और तमिलनाडु ने कहा कि हमें ज्यादा वीवर्स एनरोल करने हैं, ‘we will bear the premium amount.’ ...

.... अभी उसमें इश्यू है। जब प्रीमियम अमाउंट 330 रुपये होता था उस समय स्टेट गवर्नमेंट और बेनेफिशरी का कंट्रीब्यूशन 180 रुपये होता था। उसके बाद, जब उन्होंने अपने फाइनेंस डिपार्टमेंट से परमिशन ले लिया तो बाद में प्रीमियम फिर से बढ़कर 436 रुपये हो गया है। इसमें स्टेट गवर्नमेंट को यह इश्यू आ रहा है कि हम कितना कंट्रीब्यूट करें, but they also want कि इसको थोड़ा-सा प्रीज किया जाए।

15. The Secretary, Textiles supplemented as under:

... लेकिन, यह बात भी सही है कि इस तरह की चीजें अभी प्रॉब्लम में आ गई हैं। पहले से जैसा इन्होंने दिखाया, 150 रुपये हम देते थे, 100 रुपये का एक सिक्क्योरिटी फंड था, जो एलआईसी के पास था और वही उसको देता था। स्टेट/बेनिफिशरी का हिस्सा केवल 80 रुपये आता था। बीच में 100 रुपये खत्म गया, हमारा 150 रुपये का 150 रुपये ही रहा। इसलिए स्टेट/बेनिफिशरी का हिस्सा, 80 रुपये से बढ़कर 180 रुपये हो गया। अभी प्रीमियम को बढ़ाकर 436 कर दिया गया है। हमारा कंट्रीब्यूशन अभी भी 150 रुपये है। हमने उसको कंटिन्यू रखा है। अब स्टेट/बेनिफिशरीज का जो कंट्रीब्यूशन है, वह बहुत ज्यादा हो गया है। बहुत सी राज्य सरकारें अभी तक अपनी फंडिंग के बारे में डिस्मिशन नहीं ले पाई हैं। इसलिए, जो स्कीम है, वह जिस ढंग से चलना चाहिए, नहीं चल रहा है।

.... जैसा मैं सोच रहा था, इसमें दो चीजें हो सकती हैं। एक तो जो भी बर्डेन बढ़ा है, जैसे 100 रुपये घट गए हैं तो हमने पूरा बर्डेन स्टेट गवर्नमेंट या बेनिफिशरीज को ही 100 रुपये पास ऑन कर दिए। मुझे लगता है कि we should also absorb part of that. जैसे मान लीजिए 150 रुपये हैं, यदि हम उसको बढ़ाकर 200 रुपये या 250 रुपये कर दें और सभी स्टेट गवर्नमेंट्स के साथ मिलकर बात करें कि I am ready to contribute more और आप भी थोड़ा कंट्रीब्यूट कीजिए, ताकि यह स्कीम फिर से अच्छे से चलने लगे। मैं सोच रहा था कि हम अपना भी थोड़ा कंट्रीब्यूशन बढ़ाएं। पहले से जो 150 रुपये चलता आ रहा है, यदि उसको बढ़ा दें तो बेटर रहेगा।

16. Another representative stated as under:

उसके अलावा अभी एक इश्यू यह आया था कि premium amount has to be paid from the beneficiary's bank account. उसमें भी स्टेट डायरेक्टोरेट्स को ऑपरेशनल इश्यूज आ रहे थे। यदि वे कंट्रीब्यूट कर रहे हैं और हमारा प्रीमियम अमाउंट भी उनके पास पहुंच गया तो उसको ऑपरेशनलाइज करने में दिक्कत आ रही है।

17. The Secretary, Textiles supplemented as under:

....उसमें यही करना होगा कि जो स्टेट गवर्नमेंट और सेंट्रल गवर्नमेंट का कंट्रीब्यूशन है, perhaps, first it has to go to the beneficiary's account, and then from the beneficiary's account, the premium has to be paid.

18. The representative of the Ministry further deposed as under:

....हमने यह कहा है कि बेनिफिशरीज अकाउंट में ही उसको डिपॉजिट कर दें। उसके बाद, स्टेट डायरेक्टोरेट वगैरह, जिनकी पहुंच हैंडलूम वर्कर्स के बीच थोड़ा ज्यादा है, उनको यह देखना पड़ेगा कि हैंडलूम वर्कर्स वह पेमेंट कर दें, क्योंकि अब वह ऑटो डेबिट मोड में ऑपरेट करेगा। इसमें थोड़ा ऑपरेशनल इश्यू भी है।

19. As regards, the number of handloom weavers/workers enrolled under PMJJBY and PMSBY during last three policy years, the Ministry furnished the following State-wise data:

**State-wise handloom weavers/workers enrolled under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) for the policy year 2020-21 to 2022-23**

S. No.	States	2020-21	2021-22		2022-23		
		PMJJBY/ PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY	
1	Andhra Pradesh	As per decision taken by DFS vide O.M. dated 13.05.2020, policies were not renewed by LIC from the policy year 2020-21 onwards. Since 2021-22, enrolment is being done through banks by State Governments.					
2	Arunachal Pradesh				13	13	
3	Assam				1242	1798	
4	Bihar				138	152	
5	Chhattisgarh						
6	Delhi						
7	Gujarat				231	245	
8	Goa						
9	Haryana						
10	Himachal Pradesh				6	8	
11	Jammu & Kashmir						
12	Jharkhand						
13	Karnataka				13456	10731	
14	Kerala			9	10		
15	Ladakh				35		
16	Madhya Pradesh			70	90	116	170
17	Maharashtra						
18	Manipur			1441	107565	730	27488
19	Meghalaya						
20	Mizoram						
21	Nagaland						
22	Odisha						
23	Pudducherry						
24	Punjab			14	14	34	34
25	Rajasthan						
26	Sikkim					95	95
27	Tamil Nadu						
28	Telangana			963	1074		
29	Tripura					1080	1080
30	Uttarakhand			23	23	18	18
31	Uttar Pradesh			329	332	1533	1451
32	West Bengal					138	138
	<b>Total</b>		<b>2849</b>	<b>109108</b>	<b>18865</b>	<b>43421</b>	
	<b>Grand Total</b>		<b>111957</b>		<b>62286</b>		

20. The Committee noted that for handloom weavers' welfare, annual premium share under PMJJBY and MGBBY from Social Security Fund was Rs.100 which was discontinued w.e.f. 01.04.2020. Consequently, State Government/Beneficiary Share was increased from Rs.80 to Rs.180 under PMJJBY. Further, in the case of PMJJBY, annual premium share of State Government/Beneficiary was increased from Rs.180 to Rs.286 w.e.f.

01.06.2022. Thus, there was substantial increase in share of State Government/ Beneficiary. On being asked as to how the increase had effected the enrolment, response of State Government, mechanism developed to take up the matter with those States which had not agreed to bear the share of premium of Rs. 100 and steps taken/proposed to be taken to resolve the issues, the Ministry responded as under:

“Due to increase in share of State Govt./Beneficiary under PMJJBY and PMSBY, lesser enrolment has been observed in Several States. In this regard, premium amount of PMJJBY has been revised in the ratio (5:6) between Government of India (Rs.198) and State Govt./Beneficiary (Rs.238). No operational issue has been reported from any of the States.”

21. The Committee were apprised that under PMJJBY, the premium amount is in the ratio 5:6 between Government of India (Rs. 198 per annum) and State Government/Beneficiary (Rs.238 per annum). When asked to furnish State/UT-wise details of the premium paid by each State/UT during the last three years, the Ministry submitted as under:

“All State/UTs have been requested to provide the details of premium paid by them for the last three policy years *vide* e-mail dated 05.06.2023. As per reports received from 13 States/UT Governments. Reports from remaining States/UTs are awaited. So far only 3 States i.e. Karnataka, Kerala and Sikkim are contributing premium share under PMJJBY which is as under:”

<b>State/UT wise premium paid by State/UT towards enrolment of handloom weavers/workers PMJJBY for the policy year 2020-21 to 2022-23 (Amount in Rs.)</b>				
<b>S. No.</b>	<b>States</b>	<b>2020-21</b>	<b>2021-22</b>	<b>2022-23</b>
1	Karnataka	As per decision taken by DFS vide O.M. dated 13.05.2020, policies were not renewed by LIC from the policy year 2020-21 onwards. Since 2021-22, enrolment is being done thorough banks by State Governments		38,48,416
2	Kerala		422	
3	Sikkim			

22. In this context, the representative of the Ministry during evidence deposed as under:

...सर, पीएमजेजेबीवाई और पीएमएसबीवाई में देखेंगे तो 61,700 हैं।

जनरली, हैंडलूम में एक लाख हो जाते हैं और हैंडीक्राफ्ट के अलग डिटेल्स हैं। इसको मिशन मोड में लिया जा सकता है। हम सोच रहे थे कि हम फिल्ड ऑफिसर्स को टारगेट दे देंगे। कई बार राज्य सरकार को बहुत पत्र लिखे हैं। मेरा पास बंच है, हम स्टेट गवर्नमेंट को पत्र लिखते रहते हैं।

...हम उनको कहते हैं कि आप यह और कीजिए, क्योंकि वह अपना हिस्सा नहीं करती है।

**ii. Need Based Financial Assistance**

23. As informed by the Ministry, a new initiative was introduced in October, 2021, under which, Rs.8,000/- per month is granted to handloom Awardees above 60 years of age, in indigent circumstances having annual income below Rs.1.00 lakh. Apart from this, scholarship upto Rs.2.00 lakh per annum is provided to handloom worker's child (upto 2 children) for pursuing Diploma/Under Graduate/Post Graduate courses from recognized Textiles Institutions. The details of number of applications sanctioned and the amount of funds sanctioned to Handloom Workers Children and Handloom Awardees since 2021 are as under:

(As on October, 2022)

<b>Financial Support</b>	<b>No of applications sanctioned</b>	<b>Fund sanctioned (Rs. in Lakh)</b>
Scholarship	17	3.56
Handloom Awardee	26	7.04

24. When asked about the reasons for low number of applications sanctioned, steps taken to expedite processing and to increase awareness about the initiatives, the Ministry replied as under:

“(a) This is a new initiative introduced in October, 2021 by Ministry of Textiles for providing scholarship to handloom workers' children across the country. So far, 45 applications have been sanctioned.

(b) Suitable provisions have been incorporated in revised guidelines to implement the scheme through zonal offices of this office for faster process at ground level.

(c) Awareness camps/chaupals are being organized by field offices to enhance the number of beneficiaries across the country. Further, review meetings are also being conducted with State Govts. to increase the awareness about this initiative.”

25. The Ministry further supplemented as under:

“(i) The provision to implement the scholarship component through Zonal Offices of this office has been incorporated in the revised guidelines of Handloom Weavers' Welfare, a component of National Handloom Development Programme (NHDP), issued on 13.04.2023 to all concerned.

(ii) More co-ordination and co-operation from State Governments at District/Block level will help in improving awareness of the scheme benefits amongst the students studying in Central/State Govt. recognized/funded Textile Institutions. It will enhance the effective implementation of this initiative.

(iii) Recently, this office has written a letter on 05.06.2023 to Central/State Indian Institutes of Handloom Technology (IIHTs) and National Institute of Fashion Technology (NIFT) to create the awareness amongst handloom weavers/workers' children studying in their institutes and provide the details of those children towards effective implementation of financial support as scholarship, under the scheme.”

### **iii. Pension to Awardee Weavers**

26. The Committee were apprised that Pension of Rs. 8000 per month is granted to the awardee weavers/artisans above 60 years of age and in 2022-23, in handloom sector, 80 handloom awardees were benefitted. When asked to clarify the definition of awardee, whether income of the awardee is taken into consideration while granting sanction, reasons for very less coverage and the process of renewal of pension, the Ministry responded as under:

“(i) Handloom weavers who have excellency in the field of handloom sector and received Handloom Award such as Padma/National/Sant Kabir/State are Awardees.

(ii) Yes. Awardee whose annual income below Rs.1.00 lakh, certified by Competent Authority of State Govt. concerned is eligible for getting financial support in indigent circumstances.

(iii) This is a new initiative introduced in October, 2021. Therefore, there is less coverage under this component. To implement the scheme in 100% saturation mode, recently a D.O. letter dated 24.05.2023 has been written to Addl. Chief Secretary/Principal Secretary, In-charge of Handloom Department of all States/UTs Government to cover maximum number of handloom workers which will improve the lives and social security of handloom workers.

(iv) Financial support to Awardee handloom weaver/worker shall be renewed on year to year basis subject to submission of income certificate duly attested by Competent Authority of State Govt. concerned, during his life time.

### **iv. Concessional Credit/Weavers Mudra Loan**

27. The gist of Margin money assistance, Interest Subvention, Credit guarantee fee and year-wise performance under Weaver's Mudra Loan is as under:

#### **Margin money assistance:**

- **Individual handloom weaver:** @20% of loan amount, subject to maximum of Rs.25,000/-
- **Handloom Organization:** @20% of loan amount, subject to maximum of Rs.20.00 lakh (margin money @ Rs.2.00 lakh for every 100 weavers/workers)

**Interest Subvention:**

- Loans at concessional interest rate of 6% for period of 3 years, subject to interest subvention
- capped upto 7%

**Credit guarantee fee:** for period of 3 years

- For timely disbursement of financial assistance by participating banks, a centralized on-line claim disbursement system **“Handloom Weaver MUDRA Portal”** has been developed in association with Punjab National Bank (PNB)

**Year-wise Performance – Weaver MUDRA**

<b>Financial Year</b>	<b>No. of loan sanctioned</b>	<b>Loan amount sanctioned (Rs. in Crore)</b>
2019-20	22,353	119.86
2020-21	8,456	47.38
2021-22	9,526	56.89
2022-23	7,789	51.18
Total	48,124	275.31

28. In this regard, the following issues were brought to the notice of the Committee:

- Number of loans sanctioned by participating banks are decreasing over the years
- Loans are being sanctioned in a few States only i.e. Tamilnadu, Andhra Pradesh, J&K, Telangana etc.
- Very few private banks are sanctioning loans. Performance of even Cooperative & Gramin banks is not up to the mark
- Several banks are not filing claims for margin money assistance, interest subvention and credit guarantee fee on portal, resulting in handloom weavers being deprived of benefits available under scheme due to inaction by banks at branch level
- Due to Pandemic situation, weavers did not come forward to get MUDRA loan during FY 2020-21 & 2021-22.

29. The following steps were taken by the Ministry:

“Issues taken up with State Secretary/Commissioner (In-charge of Handlooms) and WSCs about benefits available under scheme for effective implementation –

- Conduct Awareness camps/ Chaupals with Audio-visual presentation and approach bank branches about scheme benefits
- Sponsor large number of loan applications to banks
- Sensitize Bank branches to register & lodge claims on portal
- State Level Bankers Committee (SLBC) meetings with participating banks to oversee progress and address issues being faced by banks



Issues also taken up with Chairman/CEO/MD of Banks to extend scheme benefits to handloom weavers –

- i. Sensitize their bank branches about scheme, register & lodge claims on PNB portal
- ii. Expedient sanction/disbursement of loan”

30. When asked about the monitoring mechanism established to ensure that the intended benefits are seamlessly extended to the beneficiaries, the Ministry responded as under:

“Implementation of the MUDRA scheme is monitored by following Committees:

1. National Implementation Monitoring & Review Committee (NIMRC)
2. State Implementation Monitoring & Review Committee (SIMRC)

NIMRC meeting under the chairmanship of Secretary (Textiles) is conducted annually. Further, this office is also monitoring the progress of the scheme quarterly.”

31. When asked about the number of claims for margin money assistance, interest subvention and credit guarantees filed and whether all Banks are enrolled on portal, the Ministry replied as under:

“The detail of claims settled in terms of Margin Money Assistance, interest subvention and credit guarantee during the last three years is as follows:-

Year	Type of Claim		
	Margin Money	CGTMSE	Interest Subsidy
2019-20	22353	1464	38444
2020-21	8456	432	17671
2021-22	9526	18	22940
2022-23	7789	719	24862
Total	48124		

So far, 89 participating banks are enrolled on portal.

32. The Ministry subsequently provided the following year-wise details of claims filed through the portal:

Year	Type of claims filed		
	Margin Money	CGTMSE	Interest Subsidy
2019-20	23372	1464	38444
2020-21	9129	432	17671

2021-22	10522	18	22940
2022-23	8397	719	24862
Total	51420		

As the Scheme is voluntary, beneficiaries are required to approach participating banks concerned for availing the MUDRA loan along-with required documents. On receipt of viable application, banks are sanctioning loan to handloom beneficiaries. Further, participating banks are liable to lodge the claims in respect of margin money, interest subsidy and credit guarantee fee on the Handloom Weaver MUDRA Portal. Due to inaction on the part of bank/ lack of awareness about the scheme at the branch level and amongst weavers, settlement of claims are declined.

33. When asked whether the Ministry feel that the disbursement of MUDRA Loans to weavers/artisans by various Banks is satisfactory, the Ministry replied in affirmative and stated that Office of Development Commissioner (Handicrafts) / (Handlooms) are continuously working with banks to simplify the MUDRA LOAN sanctioning process.

34. When asked whether the Ministry periodically issues any guidelines/communications for grant of MUDRA Loans to Banks, the Ministry stated as under:

“The Ministry through Office of Development Commissioner (Handicrafts)/ (Handlooms) periodically persuade all banks to initiate expeditious steps to extend the scheme benefits to Handicrafts artisans / Handloom weavers.”

35. When further asked whether the steps taken by the Ministry led to increase in number of loans sanctioned by participating banks, the Ministry responded as under:

“After steps taken with Chairman/CEO/MD/President of all banks for extending the scheme benefits to more number of handloom weavers and to improve the performance of the scheme, the number of loan with loan amount sanctioned have increased during 2021-22 compared to 2020-21.

36. When asked to furnish State-wise details of loans sanctioned under the scheme to weavers during last three financial years, the Ministry responded as under:

<b>State-wise number of loan sanctioned under Concessional Credit/Weaver MUDRA Scheme, a component of NHDP during the last three years.</b>				
<b>Sl. No.</b>	<b>Name of the State</b>	<b>No. of loan sanctioned</b>		
		<b>2020-21</b>	<b>2021-22</b>	<b>2022-23</b>
1	Andhra Pradesh	1858	3409	1318

2	Bihar	11		75
3	Chhattisgarh			
4	Delhi			
5	Goa			1
6	Gujarat			
7	Haryana			
8	Himachal Prd.			1
9	Jammu & Kashmir	287	781	947
10	Jharkhand			
11	Karnataka	40	14	65
12	Kerala	159	165	335
13	Ladakh			
14	Madhya Pradesh	4	44	88
15	Maharashtra			
16	Odisha	9	20	5
17	Pudecherry			
18	Punjab			2
19	Rajasthan		4	
20	Tamil Nadu	4924	4742	4051
21	Telangana	1073	243	752
22	Uttar Pradesh	34	72	81
23	Uttarakhand			
24	West Bengal		10	18
	<b>Total</b>	<b>8399</b>	<b>9504</b>	<b>7739</b>
	<b>NER</b>			
1	Arunachal Prd.	10		
2	Assam	38	22	29
3	Manipur	9		21
4	Meghalaya			
5	Mizoram			
6	Nagaland			
7	Sikkim			
8	Tripura			
	<b>Total</b>	<b>57</b>	<b>22</b>	<b>50</b>
	<b>Grand Total</b>	<b>8456</b>	<b>9526</b>	<b>7789</b>

37. It was brought to the notice of the Committee that under Handloom Sector 1,25,467 MUDRA loans were sanctioned with the loan amount of Rs. 708.98 crore from 2017-18 to 2022-23. When asked to furnish year-wise

details of the total amount disbursed to the beneficiaries, the Ministry responded as under:

“Handloom Weaver MUDRA Portal developed by PNB for implementation of Concessional Credit/ Weaver MUDRA Scheme is presently not capturing the disbursement amount. PNB has been advised to re-customize the portal for capturing the disbursement amount. PNB vide e.mail dated 2nd May, 2023 (copy enclosed) has informed that the re-customization of portal for loan amount disbursed by participating banks is under process.”

38. On being asked at what stage the Margin money is debited from Punjab National Bank and what constraints are faced in this regard, the Ministry submitted as under:

“Margin money is debited by PNB in every quarter as per banking rules and regulation. Awareness gap between banks, so monthly monitoring mechanism can be developed for Handicraft Artisans. On receipt of margin money claim from participating bank, the same is debited from PNB and credited into the bank account of beneficiary after sanction of loan for Handloom Weavers.”

39. On being asked about the problems and challenges faced while selecting beneficiaries for disbursal of loans as well as in the process of loan recovery, the Ministry responded as under:

“Majority of the artisans are belonging to rural areas and they are unable to understand the process of subsidy claim and margin money. Our field officers facilitate the artisans through awareness camps.

Bank faces problem in sanctioning and disbursal of loans under Weaver Mudra Scheme due to following reason:

1. Mandatory required documents are not provided by the beneficiary.
2. Demand of higher limit by the applicant than their eligibility.

Challenges are also being faced by banks for loan recovery, as under:-

1. Beneficiaries are not traceable.
2. Units are closed.
3. Even if the units are in existence, beneficiary doesn't have the desired amount to repay the instalment.”

40. When asked whether the issue of MUDRA Loan is discussed at State Level Bankers Committee (SLBC) meetings with participating banks to oversee progress and address issues being faced by banks and whether the issues raised by Banks are properly followed up, the Ministry responded as under:

“To supervise progress and address issues being faced by banks State Level Bankers Committee (SLBC) meetings organized, Quarterly meeting has been organized, Development Commissioner (Handicrafts) is continuously organizing

the Shivirs, chaupals in the highly concentrated artisans' clusters along with the help of Lead Bank of the district. Further the office of Development Commissioner (Handlooms) has undertaken followings:

- (i) The issue of MUDRA loan is discussed at State Level Bankers Committee (SLBC) meetings with participating banks
- (ii) Each State Level Bankers' Committee may meet as often as necessary keeping in view the business on hand. However, the frequency of such meetings will in no case be less than once in every quarter.
- (iii) The field officials are regularly attending the SLBC meetings.”

41. In response to a pointed query as to whether any evaluation study has been conducted to assess the efficacy of providing MUDRA loans to the Weavers and Artisans and the action taken on their findings, the Ministry stated as under:

“Evaluation study has been conducted during 2019-20 to assess the efficacy of MUDRA loans to weavers/ artisans.

The Office of Development Commissioner (Handlooms)/ Handicraft regularly communicate with CMDs of all banks and PNB the nodal to make the entire process of provision of MUDRA loan more transparent and efficient.”

42. When asked about the outcome of the evaluation study and steps taken on the recommendations of the Report, the Ministry stated as under:

“As per the evaluation study conducted in 2019-20, MUDRA loan scheme has been mostly successful in improving the lives of the handloom weavers and income of the beneficiaries is being increased.

Further to increase the scheme penetration, margin money assistance has been enhanced from Rs.10,000/- to Rs.25,000/- @ 20% of loan amount for individual handloom weaver/weaver entrepreneur. Besides this, provision has been made to provide margin money assistance to handloom organization @ 20% of loan amount subject to maximum upto Rs.20.00 lakh (2.00 lakh for every 100 handloom worker).”

43. The Committee further enquired about the impact of Covid-19 pandemic on the MUDRA Loan cases during 2020-2021 and 2021-2022. In response, the Ministry stated as under:

“Due to COVID-19 impact on handicrafts business was affected and also fewer weavers came forward for getting Mudra loans due to the restrictions imposed during pandemic situation and also pandemic has a major impact on recovery due to which accounts has turned to NPA.”

44. On being asked about the initiatives taken to spread awareness to eligible weavers/artisans to avail MUDRA Loan, the Ministry elaborated as under:

“Following steps/initiatives are being taken by field offices of this office to spread awareness about the scheme benefits:

- (i) Intensive publicity through newspapers, awareness camps and distribution of the pamphlets in weavers' pockets highlighting benefits available under the scheme.
- (ii) Camps/Chaupals being organized in association with State Government & bank concerned to encourage and educate handloom workers for availing benefits of various handloom schemes.
- (iii) WSC officials are being deputed in handloom pockets along with State Government representatives for collecting the application forms at their doorsteps.
- (iv) Cooperation from North East Council (NEC) is being solicited for motivating the handloom workers in NER for availing the scheme benefits.
- (v) Local Public Representatives are being invited in awareness camps/chaupals for their affirmative impact on the handloom workers.
- (vi) Regularly organizing the Chaupals, Seminar, Workshops, Craft Awareness Programmes, Awareness Camps, Hastkala Sahyog Shivirs in the Handicrafts clusters/pockets by the field office and the bank representatives also invited.”

**v. Marketing**

45. When enquired about the steps taken/proposed to be taken by the Ministry to educate/train/on board handloom weavers on e-commerce platform, to promote marketing without intermediaries, the Ministry responded as under:

“...The Office of Development Commissioner (Handlooms) is implementing Handloom Marketing Assistance (H.M.A.), a component of NHDP with the objective to develop & promote marketing channels in domestic and export market and to bring about linkages between the two in a holistic and integrated manner. Under the scheme, Marketing Expos, Craft Melas, Dilli Haat programmes and participation in International Exhibitions/Fair etc. are organized by Office of Development Commissioner (Handlooms)

In addition, through the office of Office of Development Commissioner (Handlooms)/ weavers are facilitated to sell their product online and 23 E-commerce platforms have been associated by the Ministry. About 1.50 lakh weavers have been registered on Government e-Market Place (GeM) to enable

them to sell their products directly to various Government Departments/Organizations.”

46. The Committee were apprised that the Ministry had introduced an e-portal for uploading of the products by the producers, sellers, producer companies, etc. The Committee desired to know whether it has been ascertained that the illiterate and untrained handloom workers in the remote rural areas of the country are capable of using it and the steps taken in this regard, the Ministry informed as under:

“Weavers Service Centres (WSCs) are organizing awareness camps to educate the weavers about e-portal. Further, the WSCs are providing handhold support to illiterate and untrained handloom workers in the remote rural areas of the country about using the portal.

Digital India Corporation (DIC) has developed this portal, and providing need-based virtual training to WSCs and Sellers. From 13/03/23 to 01/05/23, DIC has organized 09 nos. of virtual training sessions of handloom entities for on-boarding/uploading their products/orders processing on India Handmade Portal. So far, 491 handloom entities on-boarded and 1888 nos. of Handloom product have been uploaded on the portal till 08.06.2023. A toll-free No. 18001216216 has also been provided for redressal of queries of the sellers and buyers.”

47. The Committee then enquired about the marketing events organized at the panchayat/village levels in addition to the Block level. The Ministry submitted as under:

“Marketing events are normally organized in cities / urban areas having substantial sales potential. In these events, weavers are provided marketing platform to sell their products. The details of events held across the country during the last three years is as under:-

<b>Year</b>	<b>No. of events held</b>	<b>No. of beneficiaries covered</b>
2020-21	70	132000
2021-22	211	276840
2022-23	210	361442

There are 29 field offices Weavers Service Centres (WSCs) are located across country, to provide handholding support to the Handloom weavers. WSCs are also organizing Chaupals in rural areas to create awareness amongst the weavers.”

**vi. Skill Training**

48. The Ministry furnished the following State/UT wise details regarding skill training imparted to the handloom weavers:

35,896 handloom workers were imparted skill upgradation training under National Handloom Development Programme (NHDP) including SAMARTH during 2018-19 to 2022-23 across the country. State-wise details is as under:

<b>Details of State-wise weavers benefitted through training programme (Skill Upgradation) conducted under NHDP including SAMARTH during last five years (2018-19 to 2022-23)</b>							
<b>S. No.</b>	<b>State</b>	<b>2018-19</b>	<b>2019-20</b>	<b>2020-21</b>	<b>2021-22</b>	<b>2022-23</b>	<b>Total</b>
1	Andhra Pradesh	2340	120	60	746	366	3632
2	Arunachal Pradesh	280	380	40	30	26	756
3	Assam	6600	1080	65	144	307	8196
4	Bihar	140	240	390	164	159	1093
5	Chhatisgarh	120	60	20	294	72	566
6	Gujarat	107	84	56	496	93	836
7	Haryana			60	47		107
8	Himachal Pradesh	264	217	37	97		615
9	Jammu & Kashmir	439	77	33	588	94	1231
10	Jharkhand	80	60	80	160	93	473
11	Karnataka	480		147	521	58	1206
12	Kerala	380	240		547	447	1614
13	Madhya Pradesh			54	483		537
14	Maharashtra	160	140	106	605	223	1234
15	Manipur		79	162	835	16	1092
16	Meghalaya				19	49	68
17	Mizoram		200	300	534	28	1062
18	Nagaland	240	80	40	208	53	621
19	Odisha	380	700	114	303	201	1698
20	Punjab	20		39	49	55	163
21	Rajasthan	60	20	19	161	167	427
22	Tamil nadu	1797	60	112	796	195	2960
23	Telangana	40	40	40	883	79	1082
24	Tripura		60	91	388	191	730
25	Uttar Pradesh	1320	700	144	646	0	2810
26	Uttrakhand		117	19	142	25	303
27	West Bengal	240	40	110	394		784
	<b>Total</b>	<b>15487</b>	<b>4794</b>	<b>2338</b>	<b>10280</b>	<b>2997</b>	<b>35896</b>

49. When asked about the steps taken to provide training, technical support and skill development to weavers/artisans, the Ministry responded as under:

“For weavers, training in technical areas viz. weaving, dyeing, designing etc. is being provided under the Scheme for Capacity Building in Textile Sector (SAMARTH) for improvement of skill development of handloom weavers/workers.”



**vii. Pahchan Card**

50. On being asked to furnish State-wise details of handloom weavers/ workers eligible for Pahchan Card, the Ministry forwarded the following statement:

<b>Data of 4th All India Handloom Census 2019-20</b>				
<b>S. no.</b>	<b>Name of State</b>	<b>Total no. of weavers</b>	<b>Total no. of Allied workers</b>	<b>Total Handloom Workers</b>
1	ANDHRA PRADESH	127662	49785	177447
2	ARUNACHAL PRADESH	77600	17016	94616
3	ASSAM	1107428	176453	1283881
4	BIHAR	7216	5631	12847
5	CHHATTISGARH	14077	7426	21503
6	DELHI	3236	1049	4285
7	GOA	22	4	26
8	GUJARAT	10179	422	10601
9	HARYANA	14414	11128	25542
10	HIMACHAL PRADESH	13211	477	13688
11	JAMMU AND KASHMIR	15784	7544	23328
12	JHARKHAND	12364	10133	22497
13	KARNATAKA	27175	27616	54791
14	KERALA	15480	6604	22084
15	MADHYA PRADESH	12805	5267	18072
16	MAHARASHTRA	2882	627	3509
17	MANIPUR	212481	12203	224684
18	MEGHALAYA	41221	1553	42774
19	MIZORAM	17298	10242	27540
20	NAGALAND	35950	7534	43484
21	ODISHA	53472	64364	117836
22	PUDUCHERRY	908	782	1690
23	PUNJAB	631	338	969
24	RAJASTHAN	8687	1403	10090
25	SIKKIM	632	65	697
26	TAMIL NADU	197818	45757	243575
27	TELANGANA	25930	21922	47852
28	TRIPURA	111927	25712	137639
29	UTTAR PRADESH	130778	60179	190957
30	UTTARAKHAND	7967	4594	12561

31	WEST BENGAL	366656	264791	631447
<b>Total</b>		<b>2673891</b>	<b>848621</b>	<b>3522512</b>

51. When further enquired about the number of handloom weavers issued pahchan cards, the Ministry submitted as under:

“As on 04.06.2023, 1714925 number of Pehchan Cards have been issued physically. However, all the 35.22 lakh handloom workers as per Handloom Census 2019-20 are eligible for getting benefits under handloom schemes, which is available on the website of this office <https://handlooms.nic.in/>.”

### **viii. Awareness Campaigns**

52. When enquired about the measures being taken by the Ministry to spread awareness and ensure optimum enrolment under pension Schemes run for the Handloom weavers, specifically in remote/rural areas, the Ministry submitted as under:

All the State Governments/WSCs had been advised vide letter dated 19.04.2023 to make awareness about the scheme benefits amongst Awardee handloom weavers/workers for the F.Y. 2023-24 and send proposals completed in all aspects to this office.

1562 Awareness Camps have been organized. State-wise details of persons benefitted during the last three years is as follows:

<b>Details of Awareness Camps organized during 2020-21 to 2022-23 by Weavers Service Centres across the country</b>							
<b>S. No.</b>	<b>Name of State</b>	<b>2020-21</b>		<b>2021-22</b>		<b>2022-23</b>	
		<b>No. of chaupal organized</b>	<b>No. of handloom workers participated</b>	<b>No. of chaupal organized</b>	<b>No. of handloom workers participated</b>	<b>No. of chaupal organized</b>	<b>No. of handloom workers participated</b>
1	Assam	34	418	22	899	13	781
2	Arunachal Pradesh						
3	Meghalaya						
4	Tamil Nadu	56	1503	62	2224	103	4170
5	Chhatisgarh	14	325	13	295	3	80
6	Andhra Pradesh	28	1215	12	346	4	187
7	Telangana	26	628	70	2721	74	5525
8	Manipur	24	572	3	125	5	1520
9	Gujarat	31	674	45	1130	14	1480
10	Karnataka	18	351	14	675	24	1075
11	Maharashtra	35	676	10	353	8	560
12	Rajasthan	15	174	35	1405	31	1040
13	Odisha	18	346	21	606	20	550

14	Haryana	15	189	2	25	14	430
15	Punjab						
16	Uttarkhand	31	535	8	435	11	685
17	Jharkhand	13	250	14	440	20	1080
18	Uttar Pradesh	29	694	101	3220	20	840
19	West Bengal	16	324	8	249	12	1400
20	Sikkim	-	-	-	-	2	148
21	Himachal Pradesh	18	288	2	30	8	279
22	Madhya Pradesh	20	477	7	512	15	508
23	Mizoram	28	111			10	393
24	Kerala	9	173	26	850	53	3190
25	Jammu & Kashmir	10	168	7	240	7	430
26	Ladakh						
27	Nagaland	9	135	12	455	6	560
28	Bihar	11	157	11	475	7	530
29	Tripura	22	184	14	532	22	840
30	NCT of Delhi	4	75	2	50	1	20
	<b>Total:</b>	<b>534</b>	<b>10642</b>	<b>521</b>	<b>18292</b>	<b>507</b>	<b>28301</b>

### III. HANDICRAFTS SECTOR

53. The Handicrafts Sector plays a significant & important role in the country's economy. It provides employment to a vast segment of craft persons in rural & semi urban areas and generates substantial foreign exchange for the country, while preserving its cultural heritage. Handicrafts have great potential, as they hold the key for sustaining not only the existing set of millions of artisans spread over length and breadth of the country, but also for the increasingly large number of new entrants in the crafts activity. Presently, handicrafts contribute substantially to employment generation and exports. The Handicraft sector has, however, suffered due to unorganized nature of sector, with the additional constraints of lack of education, low capital, poor exposure to new technologies, absence of market intelligence, and a poor institutional framework.

54. This sector is estimated to employ 68.86 lakh artisans, out of which 30.25 lakhs are male and 38.61 lakhs are female artisans

#### **Schemes in Handicrafts Sector:**

55. Office of Development Commissioner (Handicrafts) implements two schemes namely 1) National Handicrafts Development Programme (NHDP) and 2) Comprehensive Handicrafts Cluster Development Scheme (CHCDS) for overall development of workers/artisans of handicrafts sector and improvement of their socio economic conditions throughout the country. The Schemes in Handicraft Sector may be broadly categorised as under:

- A. National Handicrafts Development Programme:
  - a. Marketing Support & Services
    - i. Domestic Marketing events
    - ii. Assistance for organizing/participation in marketing events in India & abroad
  - b. Skill Development in Handicraft Sector
  - c. Ambedkar Hastshilp Vikas Yojana (AHVY)
  - d. Infrastructure And Technology Support
  - e. Research & Development Scheme  
Surveys and Studies
- B. Comprehensive Handicrafts Cluster Development Scheme (CHCDS)
  - I. Direct Benefits To Artisans (Welfare) Scheme
    - a. Support To Artisans In Indigent Circumstances
    - b. Interest Subvention Scheme
    - c. Margin Money
    - d. Identity Cards For Handicrafts Artisans
    - e. Bima Yojana To Handicrafts Artisans
      - i. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
      - ii. Pradhan Mantri Surkasha Bima Yojana(PMSBY)
      - iii. Converged Modified Aam Admi Bima Yojana (Converged Modified AABY)
  - II. Handicrafts Award
    - i. Shilp Guru Award
    - ii. National Award (including National Award for Design Innovation)

**A. NATIONAL HANDICRAFTS DEVELOPMENT PROGRAMME:**

- a. **Marketing Support & Services:** In order to promote and market handicrafts, direct marketing platform to the handicraft artisans/SHGs from various parts of the country. Major components under this scheme are detailed below:
  - i. **Domestic Marketing events:**
    - Gandhi Shilp Bazar (GSB) /Craft Bazar (CB).
    - Exhibitions (including Thematic Exhibition).
    - National Handicrafts Fair.
    - Hiring of built up space in events organized by other organizations.
    - Craft Awareness Programme.
    - Craft Demonstration Programme.
  - ii. **Assistance for organizing/participation in marketing events in India & abroad:**
    - Participation in international fairs and exhibition/ Folk Craft Festival of India/ Stand Alone Shows/ Road Shows/ Awareness Campaign Abroad/ India.
    - International craft exposure programme/ Cultural exchange programme.
    - Compliance, social and other welfare measures.
    - Buyer seller meet & Reverse buyer Seller Meet in India and abroad.
    - Marketing workshops/Seminars/Symposiums in India and abroad.
- b. **Skill Development in Handicraft Sector:** The scheme aims to upgrade artisan's skills through development of innovative designs and prototypes products for overseas market, revival of endangered crafts and preservation of heritage etc. This Scheme has been formulated to provide qualified and trained workforce to the handicraft sector. This workforce shall contribute to a strong production base leading to production of high-quality products that cater to present day market requirement. The scheme has following components: -
  - Design and Technology Development Workshop
  - Guru Shishya Hastshilp Prashikshan Program

- Comprehensive Skill Upgradation Program
  - Improved Toolkit Distribution Program
- c. Ambedkar Hastshilp Vikas Yojana (AHVY):** This AHVY scheme aims to promote Indian handicrafts by developing artisans' clusters into professionally managed and self-reliant community enterprise on the principles of effective member participation and mutual cooperation. The thrust of the scheme is on a project-based, need-based integrated approach for sustainable development of handicrafts through participation of craftspersons, leading to their empowerment. The scheme has following components:-
- Diagnostic Survey of identified craft cluster and mobilization of artisans into SHGs.
  - Preparation of DPR
  - (A) Formation of Producer Company
  - (B) Working Capital support assistance
  - Workshop cum Seminar
  - Entrepreneurship Development Programme
  - Design Mentorship Programme
  - Project Implementation and Management
  - Design Assistance for overseas market.
  - Study cum Exposure Tour.
- d. Infrastructure And Technology Support:** To ensure availability required technology, product diversification, design development, raw material banks, and marketing & promotion facilities in nearest vicinity possible and improve the resource pool of skilled persons in the country this scheme aims at the development of world class infrastructure in the country to support handicraft production, and enhance the product quality and cost to enable it to compete in the world market. The scheme has following components: -
- Urban Haat
  - Emporia
  - Marketing and Sourcing Hubs
  - Handicrafts Museum
  - Craft Based Resource Centre
  - Common Facility Center
  - Raw Material Depot
  - Technology Upgradation Assistance to Exporters/ Entrepreneurs
  - Testing Laboratories
  - Crafts Village
  - Construction of office infrastructure/ institution and revitalizing/restructuring of existing infrastructure/ institution and any other infrastructure/ institution to be created at departmental level.
- e. Research & Development Scheme:** Research and Development scheme was introduced to conduct surveys and studies of important crafts and make in-depth analysis of specific aspects and problems of Handicrafts in order to generate useful inputs to aid policy Planning and fine tune the ongoing initiatives; and to have independent evaluation of the schemes implemented by this office.

#### **Surveys & Studies**

- Financial Assistance for registration of GI crafts (including registration of authorized users), preparation of legal para, standards, audits and other documentation leading to labelling/certification.

- Financial Assistance to organizations for evolving, developing a mechanism for protecting crafts including Endangered crafts, design, heritage and traditional knowledge
- Conducting Census of Handicraft artisans of the country.
- Assisting handicrafts exporters in adoption of global standards, including handicrafts mark, bar coding and other similar standards
- Conducting of workshops/seminars on issues of specific issues relating to handicrafts sector.
- Evaluation / Impact Assessment Studies of Handicrafts schemes.
- Need based financial assistance to Government department/ministries, institutes of national importance and export promotional councils etc.

## **B. COMPREHENSIVE HANDICRAFTS CLUSTER DEVELOPMENT SCHEME (CHCDS):**

Mega cluster approach is a drive to scale up the infrastructural and production chain at Handicrafts clusters which have remained unorganized and have not kept pace with the modernization and development that have been taken place so far. The prospects of this sector lie in infrastructural Upgradation, modernization of the machinery and product diversification. Innovative manufacturing as well as designing know-how, furthered by brand building of the native products hold the key to creating a niche market for the products manufactured by the clusters. The programme supports the Upgradation of infrastructural facilities coupled with market linkages and product diversification.

### **I. Direct Benefits To Artisans (Welfare) Scheme**

Office of the Development Commissioner (Handicrafts) has a separate scheme namely Direct Benefits to Artisans for welfare of artisans. The Scheme envisages welfare measures like health and life insurance, recognition, extending credit facilities, creating awareness among artisans community about various initiative/scheme etc. The components of the Scheme are as below:

#### **a. Support to Artisans in Indigent Circumstances**

The scheme is designed to give a boost to the handicraft sector in India. The scheme provides Financial Assistance in the old age and social security. As on date, 349 mastercraftspersons were receiving the financial support in indigent circumstances. Assistance from the Government is of Rs.5,000/- per month would be disbursed through field offices of Office of DC(HC) directly to their accounts on sanctioning of the funds from Headquarter's office.

#### **Eligibility criteria:-**

Master craftsperson who are the recipient of Shilp Guru Awards, National Awards or Merit Certificate or State Award in handicrafts will be eligible for being considered for financial assistance subject to fulfilling the following criteria:-

- The annual income of the artisan shall not exceed to Rs.1,00,000/- per annum.
- The applicant should not be a recipient of similar financial assistance from any other source.
- The artisan should not be less than 60 years of age on the date of application.

- Age may be relaxed in case of artisan with disabilities.

**b. Interest Subvention Scheme:**

This scheme is facilitating credit access for handicrafts artisans, through introducing interest subventions for scheduled banks. 6% interest subvention is provided to artisans. Maximum interest subvention is Rs. 1,00,000/ for a period of 3 years.

An MoU has been signed with Punjab National Bank, Government Business Division, Head Office, New Delhi for disbursement of interest subvention /margin money to the handicrafts artisans availing Mudra Loan through their portal viz: <https://www.mypnb.in/handicrafts/login.aspx>.

**Eligibility criteria:**

Handicrafts artisan registered with the Office of DC(HC) subject to the guidelines issued by DC(HC) from time to time containing eligibility criteria, identified crafts and such other conditions as deemed fit.

**c. Margin Money :**

This component namely Margin Money for the artisans availing Mudra Loan under Director Benefit to artisans component has been included in the year 2018-19 for implementation to ensure the availability of concessional credit to artisans. 20% of MUDRA loan amount will be given as Margin money in their loan amount not exceeding to Rs.20, 000/- (Rs. 25,000/- w.e.f. 2023-24). The amount will be transferred by the Nodal Bank to their accounts.

**Eligibility criteria:**

Handicrafts artisan registered with the Office of DC(HC) subject to the guidelines issued by DC(HC) from time to time containing eligibility criteria, identified crafts and such other conditions as deemed fit. The handicrafts artisans availing the Mudra loan could avail the benefit of the scheme. The lending bank has to lodge the claim of margin money on the Punjab National Bank portal viz.:<https://www.mypnb.in/handicrafts/login.aspx>

**d. Identity Cards For Handicrafts Artisans**

A photo identity card to handicrafts artisans is issued to have an identity to avail the benefits of all the schemes of Central /State Govt.

To link the artisans Identity card number with central data base with Aadhar and Bank account, PAHCHAN has been visualized as new universal identity for artisans which is more informative and will facilitate the benefits of various schemes of Government of India flow directly into their accounts during the year 2016. For obtaining the artisan I.D. Card under PAHCHAN, the artisan has to approach to our nearest field offices with required documents and has to give a demonstration in the craft for which he/she is applying for I.D. Card.

With this new initiative total 29.82 lakhs applications of Pahchan have been mobilized and 26.48 lakhs Identity Cards have been printed as on 30.09.2022 and 25.06 identity cards have been distributed to the handicrafts artisans.

**e. Bima Yojana To Handicrafts Artisans**

**i. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)**

**Eligibility:** All Handicrafts Artisans having valid Artisan Card in the age group of 18-50 years. The artisan is to enroll themselves every year under the scheme by depositing their share.

**Benefits:** Rs. 2 Lakh is payable on beneficiary's death due to any cause during policy term. The period of Policy would be one year and will be renewable.

**Premium Pattern:-**

Government of India DC(HC) share	Rs.150/-
Social Security Fund of GOI	Rs.100/-
Artisans/Workers share	Rs. 80/-
<b>Total Premium</b>	<b>Rs.330/-</b>

**ii. Pradhan Mantri Surksha Bima Yojana(PMSBY)**

Risk coverage available will be Rs. 2 Lakh for accidental death and permanent total disability and Rs. 1.00 Lakh for partial disability during policy term. The period of Policy would be one year and will be renewable. The annual premium of Rs.12/- will be borne entirely by the Government of India Share.

**Eligibility criteria:** All Handicrafts Artisans having valid artisans' card in the age group of 18-50 years. The artisan is to enroll themselves every year under the scheme by depositing their share.

**iii. Converged Modified Aam Admi Bima Yojana (Converged modified AABY):-**

The Converged Modified Aam Admi Bima Yojana (CAABY) is an insurance Scheme offering life insurance cover and accidental insurance cover for death or disability for a closed group of handicrafts artisans in the age group of 51-59 years who were already enrolled under the Aam Admi Bima Yojana as on 31.05.2017. The number of beneficiaries under CAABY will get reduced gradually every year and will vanish after 9 years.

**Eligibility criteria:** Handicrafts Artisans bearing valid Artisan Card in the age group of 51-59 years who had already enrolled under Aam Admi Bima Yojana. No new enrolment of artisans in the 51-59 years age groups shall be considered. The artisan is to enroll themselves every year under the scheme by depositing their share.

**Benefits:**

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

**Funding Pattern is as follows:**

Government of India DC(HC) share	Rs.290/-
Social Security Fund of GOI	Rs.100/-
Artisans/Workers share	Rs. 80/-
<b>Total Premium</b>	<b>Rs.470/-</b>



## **II Handicrafts Award**

Under this scheme, the Office of Development Commissioner (Handicrafts) confers Handicraft Awards, to outstanding master craftspersons in recognition of their contribution towards the growth & development of handicraft sector. The award is conferred once in a lifetime. The scheme provides direct benefit transfer to the artisans. The awards are granted in the following two categories:

- i. Shilp Guru Award: Maximum 10 awards.
- ii. National Award: (including National Award for Design Innovation): Maximum 33 awards.

### **Shilp Guru Award:**

The award is given to a master craftsperson for an exceptional piece of craftwork to promote the handicraft and to impart their skills to the next generation of artisans. This is the highest honor awarded in the handicraft sector in India. Any master craftsperson who is either a National Awardee or a State Awardee of exceptional repute or possesses extraordinary skills having made an immense contribution to the handicrafts sector is eligible for this Award. The applicant must be a citizen of India residing in the country, not below 50 years of age & possessing at least 20 years of experience in the craft. Each Award consists of a cash prize of Rs. 2.00 lakhs, a mounted gold coin, shawl, certificate and tamrapatra.

### **National Award:**

The National Award is conferred to a maximum of 33 craftspersons in recognition their outstanding **contribution** to the development of handicrafts and to promote & encourage their craftsmanship. Each Award consists of a cash prize of Rs.1.00 lakh, a shawl, a certificate and a tamrapatra.

### **National Award for Design Innovation:**

National Award for Design Innovations a subcategory of National Awards and is given to a group of designers & artisans on a co-creation basis. A group of designers and registered crafts persons (citizens & residents of India) not below 30 years of age, is eligible to submit their entries. The Design Innovation Award consists of cash prizes of Rs.05.00 lakhs, Rs.04.00 lakhs and Rs.03.00 lakhs for the 1st, 2nd and 3rd place, respectively to be shared equally between the concerned designer and the artisan.

56. The gist of the issues/challenges faced by the Ministry in the Handicrafts Sector as brought to the notice of the Committee is as under:

- Highly fragmented/Unorganized industry.
- Limited capitalization and low investment.
- Absence of institutional support.
- High freight costs associated with air cargo and shipment
- The upper ceiling amount of margin money.
- Action to be initiated to help the artisans so that hindrance faced for the sanction of Mudra Loan can be resolved.
- To increase the awareness of MUDRA loan, margin money and interest subvention scheme to cover more number of artisans to provide the benefits of these schemes
- Low Literacy rate among artisans.
- No proper wages.

- Very less addition of Joining the Handicrafts as full-time activity.

**i. Skill Development in Handicrafts Sector under NHDP**

57. When asked about the focused efforts made for skill training as well as upgradation of skills of textile workers to enable them to have better sources of livelihoods and augment their income and the number of artisans enrolled under the scheme of Skill Development in Handicraft Sector, the Ministry responded as under:

“For skill upgradation and Design upgradation of handicrafts artisans, skill training programme/workshops are conducted under Skill Development in handicraft Sector of National Handicrafts Development Programme (NHDP) Scheme erstwhile Design & Technical Upgradation Scheme (DDW) and Human Resource Development (HRD) of this office. In the last 5 years, 1,20,618 artisans have been benefitted under 3507 various skill training programme/workshops sanctioned by this office.”

58. The Committee were apprised that in the last five years, 1,20,618 artisans have been benefitted under 3507 skill training programmes/workshops sanctioned by the Ministry. On being asked to furnish State/UT-wise list of artisans benefitted and workshops held during each year, the Ministry furnished the following data:

Sl. No.	States/UTs	No. of Training programmes organised					No. of artisans benefitted				
		2018-19	2019-20	2020-21	2021-22	2022-23	2018-19	2019-20	2020-21	2021-22	2022-23
1.	A & N Islands	8	7	9	4	2	490	160	200	200	90
2.	Andhra Pradesh	4	26	31	18	11	230	940	810	550	554
3.	Arunachal Pradesh	12	3	4	19	2	400	110	100	680	120
4.	Assam	34	24	29	41	22	1090	600	1660	1430	1307
5.	Bihar	5	31	23	11	10	329	720	760	690	460
6.	Chandigarh	1	0	0	2	0	30	150	0	40	30
7.	Chhattisgarh	4	17	13	2	3	100	540	490	160	120
8.	Delhi	1	6	8	14	10	30	190	475	620	730
9.	Goa	0	0	0	3	2	0	0	0	180	90
10.	Gujarat	10	20	18	35	37	815	970	850	1560	2520
11.	Haryana	16	21	5	13	4	460	720	500	410	320
12.	Himachal Pradesh	13	35	18	7	9	480	1180	660	290	270
13.	Jammu and Kashmir	0	5	7	34	32	60	150	300	2040	1240
14.	Jharkhand	6	39	46	14	11	285	1180	1270	740	590
15.	Karnataka	1	17	5	22	12	20	495	190	930	654
16.	Kerala	44	30	14	13	14	1000	760	480	685	470

17.	Ladakh	0	2	0	2	1	0	80	0	110	60
18.	Madhya Pradesh	9	49	57	28	33	400	1580	1940	1970	1870
19.	Maharashtra	22	17	21	29	12	650	670	640	1400	650
20.	Manipur	32	8	14	39	18	880	200	580	1220	640
21.	Meghalaya	10	4	2	8	4	360	110	60	370	180
22.	Mizoram	5	2	2	12	4	260	40	60	530	180
23.	Nagaland	13	29	9	10	6	440	650	210	750	340
24.	Odisha	17	7	8	26	7	610	270	350	900	270
25.	Puducherry	12	2	5	19	8	270	60	170	610	240
26.	Punjab	16	36	34	24	14	800	1190	980	1620	680
27.	Rajasthan	33	24	31	60	44	1020	1060	1560	2600	2750
28.	Sikkim	16	16	2	4	4	430	380	60	200	180
29.	Tamil Nadu	21	5	5	21	14	645	180	150	910	580
30.	Telangana	9	23	28	12	6	200	635	960	490	230
31.	Tripura	14	5	15	8	4	460	130	420	310	180
32.	Uttar Pradesh	30	118	121	149	159	2300	4210	5740	6550	10724
33.	Uttarakhand	17	18	22	11	10	500	400	710	500	510
34.	West Bengal	18	12	14	17	16	400	360	480	762	620
	<b>Total</b>	<b>453</b>	<b>658</b>	<b>620</b>	<b>731</b>	<b>545</b>	<b>16444</b>	<b>21070</b>	<b>23815</b>	<b>33007</b>	<b>30449</b>

## ii. Mudra Loan

59. The Committee enquired about the number of beneficiaries who had applied for MUDRA Loans and the beneficiaries who finally received the loans since its inception, the Ministry submitted as under:

“As per the report generated, the lead banks have lodged the claims on the PNB portal in respect of 825 handicrafts artisans from 2019-20 onwards. The number of applications recommended to the banks for sanction of MUDRA loan is 10,456 during the year 2019-20 to 2022-23.”

60. In response to a specific query as to how much loan amount has been sanctioned for Handicraft artisans, the Ministry stated that the total amount of loan sanctioned is Rs. 429.44 lakhs (Four crores twenty lakhs forty four thousand).

61. The Committee further enquired about the measures adopted to overcome difficulties faced while processing loan applications. The Ministry replied as under:

“The field offices are regularly discussing with the bank officials to resolve the issue in sanctioning the loan to the handicraft artisans and the representative from the lead banks are invited for redressal in the chuapals and camps that are being organized from time to time for the said purpose.”

62. The Committee were apprised that during the period 2019-20 to 2022-23, 825 handicraft artisans were provided MUDRA loans. When asked about the reasons for less number of loans, the Ministry replied as under:

“During the period 2019-20 to 2022-23, 10,456 need based applications of handicrafts artisans for sanction of MUDRA loan have been recommended by the field offices of DC (Handicrafts) across the country.

Out of 10,456 applications, the lead banks have lodged the claim on the PNB portal viz. <https://handicrafts.mypnb.in/login.aspx> in respect of 825 artisans.

However, field offices have been issued the instructions to follow up regularly with the lead banks for sanctioning the MUDRA loan to handicrafts artisans and lodging their claims for interest subsidy and margin money support on the portal of PNB.”

63. Regarding remedial measures being taken to increase awareness among Handicrafts workers/artisans in the rural/remote areas of the country to enable them to avail loans under Mudra Loan Scheme, the Ministry informed as under:

“The Govt through the office of Development Commissioner (Handicrafts) has been organizing chaupal camps on regular basis in the craft cluster pockets in association with State Govt. and banking organizations with a view to familiarize and popularize and create awareness in respect of the benefit of the schemes and to enroll greater number of artisans under the component.

Punjab National Bank also issues flash messages from time to time with regard to special focus on said scheme for the benefit of artisans & weavers. Punjab National Bank has launched the portal and is in operation from August, 2018.”

64. When asked about the outcome of the evaluation study conducted during 2019-20 to assess the efficacy of MUDRA loans to weavers/artisans, and steps taken on the recommendations of the Report, the Ministry stated as under:

“The outcome of the study was that the loans have not been sanctioned due to following:-

- i. Concerned bank branch not interested (47%),
- ii. Insufficient loan related documents (29%) and
- iii. Project report not adequate to bank requirements (16%).

The field officers of DC (Handicrafts) office are approaching and following up the banks for sanctioning the loan to handicrafts artisans frequently.”

65. The Committee were apprised that margin money assistance is provided to handicraft artisans @ 20% of loan amount – maximum upto Rs. 20,000. In the case of handloom weavers, the assistance is @ 20% of loan amount – maximum upto Rs.25,000. It was noticed that handloom organizations are

being provided assistance up to Rs. 20 lakh, no assistance is provided to handicraft organizations. When asked to clarify whether handicraft organizations exist and if so, the reasons for not providing assistance to them as in the case of handloom organizations, the Ministry responded as under:

“The margin money assistance in respect of Handicrafts artisans is at par with the Handloom weavers from the financial year 2023-24 i.e. @ 20% of the loan amount maximum upto Rs.25,000.

The provision of margin money assistance up to Rs.20.00 lakhs to the Producer Companies by Office of DC(Handlooms) is being provided, being on a corporative mode.

Such initiative may be considered by the O/o DC(Handicrafts) on similar lines in future and necessary modification shall be incorporated in the EFC.”

66. In this context, the representative of the Ministry during evidence deposed as under:

“...हैंडिक्राफ्ट्स में ऑर्गनाइजेशन के लिए नहीं है, उसमें इंडिविजुअल्स के लिए ही है।“

**(Proceedings dt. 26.04.2023, page No. 17)**

67. When the Committee desired to know whether organizations exist in handicraft sector, the representative during further evidence deposed as under:

“...ऑर्गनाइजेशंस भी होती हैं। हमारे पास बहुत सारी प्रड्यूसर कंपनीज हैं।

...मैं आपको हैंडलूम के बारे में बताना चाहूंगी। हैंडलूम में हमारे पास काफी एपिक सोसायटीज हैं, जो कोऑपरेटिव सोसायटीज के फॉर्म में हैं, जिनका स्टेट गवर्नमेंट्स द्वारा वेरिफिकेशन ऑलरेडी एग्जिस्ट करता है। हैंडिक्राफ्ट्स में हम इंडिविजुअल्स को तो देते ही हैं, हमारे पास फॉर्मल सोसायटीज की तरह नहीं था। एनजीओज फॉर्म में है, लेकिन फॉर्मल सोसायटीज फॉर्म में नहीं है, जिसमें स्टेट गवर्नमेंट या किसी और का वेरिफिकेशन हो। पिछले दो सालों से हम लोगों ने आर्टिसन्स-प्रड्यूसर कंपनीज के लिए प्रयास शुरू किया है, जिसमें आर्टिसन्स ही मेजर स्टैकहोल्डर्स होंगे। उसमें यह वैरिफाइड भी होगा और उनके लिए हम यह सुविधा आगे बढ़ा सकते हैं।“

68. In the context of performance of Private/Cooperative/Rural Banks, the representative of the Ministry during evidence deposed as under:

“...कोऑपरेटिव बैंक्स और रूरल बैंक्स भी दे सकते हैं।...“

69. The representative further supplemented as under:

“...उनकी पर्फार्मेंस भी बहुत ज्यादा अच्छी नहीं है। बेसिकली काम हमारे नेशनलाइज़ बैंक से ही कर रहे हैं। कुछ प्राइवेट बैंक करते हैं, कुछ ग्रामीण या कोऑपरेटिव बैंक भी कर लेते हैं।“

70. The Committee during further evidence desired to know whether any annual target can be fixed for the Banks to cover a specific number of beneficiaries.

71. In this context, Secretary, Textiles deposed as under:

“...on the point that you mentioned, we will work on your feedback and guidance. We will have a target-based approach.”

**iii. Pahchan Card**

72. On being asked about the number of handicraft artisans identified by the Ministry, the number of artisans who have not been issued the PAHCHAN ID card and the measures taken for creating awareness about the initiative, the Ministry stated as under:

“The office of Development Commissioner (Handicrafts) has identified approx. upto 30 lakhs artisans and the data is in public domain. For creating awareness about the PAHCHAN ID Card initiative: Chaupals, Seminar, Workshops, Craft Awareness Programmes, Awareness Camps, Hastkala Sahyog Shivirs are being organized by the office of Development Commissioner (Handicrafts). “

73. When further questioned about the number of artisans issued PAHCHAN Id Cards out of 30 lakh identified artisans, the Ministry stated that 26.72 lakhs photo identity cards have been issued as on 30.04.2023.

74. When asked about the number of handicrafts artisans in the country, the Ministry responded as under:

As on 30.04.2023, 26.72 lakhs photo identity cards have been issued so far and the mobilization of artisan and issuance of PAHCHAN card is a continuous process. The state/UT wise details of the artisans enrolled under PAHCHAN

<b>STATUS REPORT OF PAHCHAN as on 30.04.2023</b>			
<b>Sr. No.</b>	<b>States</b>	<b>Total Cards printed</b>	<b>No. of ID Cards Distributed to Artisans</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
1	A & N Islands	2910	2001
2	Andhra Pradesh	62326	58453
3	Arunachal Pradesh	9368	8761
4	Assam	85963	79931
5	Bihar	110660	95293

6	Chhattisgarh	14177	14062
7	Delhi	20381	20080
8	Goa	9702	9720
9	Gujarat	127165	131210
10	Haryana	30663	37531
11	Himachal Pradesh	25001	23806
12	J & K	92536	111113
13	Jharkhand	90282	83556
14	Karnataka	37695	35675
15	Kerala	48487	48264
16	Ladakh	3005	2333
17	Madhya Pradesh	77809	76080
18	Maharashtra	66162	64486
19	Manipur	72675	43709
20	Meghalaya	4207	3193
21	Mizoram	2603	2011
22	Nagaland	11655	7564
23	Odisha	162723	165515
24	Puducherry	14939	15407
25	Punjab	33320	32887
26	Rajasthan	149286	150021
27	Sikkim	2423	1910
28	Tamil Nadu	60531	58098
29	Telangana	40938	43398
30	Tripura	12823	11644
31	Uttar Pradesh	953996	934367
32	Uttarakhand	39172	36463
33	West Bengal	276324	263299
	<b>Total</b>	<b>2751907</b>	<b>2671841</b>

75. On being enquired whether any credit card facility has been introduced for the welfare of Weavers/Artisans in Textile Sector other than Pahchan Card on the lines of Kisan Credit Card meant for the farmers, the Ministry, in the context of handloom weavers stated that no such facility is available. In the context of handicrafts artisans the Ministry stated that the margin money for the artisans availing Mudra Loan under Direct Benefit to artisan's component has been included to ensure the availability of concessional credit to artisans @ 20% of the sanction amount upto a maximum of Rs.25,000/-.

76. The Committee further enquired that in the event of non-issuance of PAHCHAN Cards to all the artisans, how do the Ministry ensure that the welfare schemes are extended to them. The Ministry submitted as under:

“The Ministry through the office of the Development Commissioner (Handicrafts) is continuously enrolling the artisans under PAHCHAN ID Card initiative and after enrolment all benefits are extended to the Artisans under various schemes of the department.”

**iv. PMJJBY and PMSBY**

77. When enquired about the number of Handicraft artisans benefited under PMJJBY and PMSBY Schemes, the Ministry in their reply stated as under:

“Consequent upon transition of beneficiaries of converged scheme of PMJJBY and PMSBY to full premium regime w.e.f. 01.4.2020, the scheme could not be implemented as Ministry of Employment and Labour has discontinued providing the subsidy of an amount of Rs.100.00. The premium share has now been revised and EFC has been approved accordingly. The scheme would be implemented from 2023-24 onwards.”

78. When asked about the reasons for discontinuation of Social Security Fund of Rs. 100 under PMJJBY, the Ministry stated as under:

The EFC has been got approved for implementation during 2023-24 to 2025-26 by enhancing the premium amount and distributing the share among the Govt. of India and State Govt./Artisan in the ratio of 5: 6. GoI share as Rs.198 per annum and State Government/Beneficiary as Rs. 238 per annum in respect of Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY).

79. When asked to furnish State/UT-wise details of the premium paid by each State/UT during the last three years, the Ministry submitted as under:

“The States are being approached to contribute their share of Rs.238.00 per annum against the total premium of Rs.436.00 per annum in the ratio of 5: 6.”

**v. Pension to Awardee Artisans**

80. The Committee were apprised that Pension of Rs. 8000 per month is granted to the awardee weavers/artisans above 60 years of age and in 2022-23, in handicrafts sector, 339 handicraft awardees were benefitted. When asked to clarify the definition of awardee, whether income of the awardee is taken into consideration while granting sanction, reasons for very less coverage and the process of renewal of pension, the Ministry responded as under:

i. The artisan conferred with Shilp Guru /National Award/National Merit certificate from office of Development Commissioner (Handicrafts) and state award from the State Govt. as per the guidelines stipulated in the guidelines available on the website of office of DC(HC) viz <http://www.handicrafts.nic.in>

ii. The annual income of the awardee from other sources is taken into consideration while extending the financial support. Those awardees whose



annual income is less than Rs.1.00 lakh is considered for extending the financial assistance.

iii. So far DC(Handicrafts) is concerned, this office give wide publicity in the craft pockets to cover more number of artisans for extending the financial support in indigent circumstances. Every year the applications are invited from the eligible master craftspersons to cover more number of artisans.

Only beneficiaries awardees who have attained the age of 60 years and annual income is less than Rs.1.00 lakh are covered under the scheme. However, the amount of financial assistance has been enhanced from Rs.5,000/- per month to Rs.8,000/- per month with a view of attract / cover more applicants.

iv. Every year the artisan has to submit the following documents for renewal of financial assistance in indigent circumstances:-

- a. annual income certificate of the preceding year issued by the concerned authority and
- b. non-judicial stamp paper duly attested by DISTRICT COMMISSIONER/ DEPUTY COMMISSIONER/DISTRICTCOLLECTOR/1ST CLASS MAGISTRATE declaring that he/she is not recipient of similar type of assistance from Central/State/Local body.”

81. The Committee were apprised that 349 mastercrafts persons received financial support in the indigent circumstances under ‘Direct Benefit to Artisans’ Scheme. When asked to state the reasons for extremely low/nil number of beneficiaries in some States such as Chhattisgarh, Jharkhand, Uttarakhand, Mizoram, Sikkim, etc. in the FY 2020-21 and the action taken by the Ministry to encourage the Master craftspersons in the rural and economically backward areas after easing of Covid restrictions, measures being taken to create awareness in North-Eastern States as well as rural areas of the Country about this programme, the Ministry responded as under:

“There is a criterion for selection of mastercraftspersons for extending the financial support in indigent circumstances who have completed the age of 60 years and annual income is less than Rs.1.00 lakh per annum.

In the case of Chhattisgarh, State Govt. is also providing similar kind of assistance to the tune of Rs.5,000/- per month per awardee, as such the artisans used to find this as a better option and were not interested in seeking the financial assistance from this office.

Jharkhand and Sikkim – There is no Shilp Guru / National Awardee / National Merit certificate from these states. Moreover, there is no state awardee above 60 years to fulfill the eligible criteria to be considered under the component of financial support in indigent circumstances.”

82. When asked to furnish State-wise details of the amount disbursed towards financial support under 'Direct Benefit to Artisans' Scheme during the period 2021-22 and 2022-23, the Ministry furnished the following data:

S. No	State	2021-22		2022-23	
		Artisans	Amount Sanctioned (Rs)	Artisans	Amount Sanctioned (Rs)
1.	Andhra Pradesh	5	245565	8	409839
2.	Arunachal Pradesh	2	98226	2	96613
3.	Assam	2	98226	1	60000
4.	Bihar	26	1276938	26	1560000
5.	Delhi	1	49113	2	73226
6.	Gujarat	10	491130	14	746452
7.	Haryana	2	109291	2	174113
8.	Himachal Pradesh	5	245565	5	423952
9.	Jammu & Kashmir	4	196452	9	570404
10.	Karnataka	14	687582	16	886059
11.	Kerala	14	687582	14	840000
12.	Ladhakh	1	49113	1	104113
13.	Madhya Pradesh	5	245565	7	373226
14.	Maharashtra	9	452517	8	480000
15.	Manipur	53	2553876	52	3038952
16.	Meghalaya	6	294678	6	360000
17.	Mizoram	2	98226	2	120000
18.	Nagaland	10	491130	11	590371
19.	Odisha	14	687582	18	986452
20.	Puducherry	0	0	4	146452
21.	Punjab	9	442017	10	601613
22.	Rajasthan	13	540243	8	483952
23.	Tamil Nadu	15	736695	13	709839
24.	Telangana	4	196452	5	253226
25.	Tripura	3	147339	2	120000
26.	Uttar Pradesh	16	785808	15	1015565
27.	Uttarakhand	1	49113	1	60000
28.	West Bengal	58	2904554	77	4105486
	<b>Total</b>	<b>304</b>	<b>14860578</b>	<b>339</b>	<b>19389905</b>

83. In this context, the representative of the Ministry during evidence deposed as under:

“...अतः जिसको मिनिमम वेजेज से कम मिल रहा है, उसके लिए यह पेंशन स्कीम है।”

84. The Secretary, Textiles supplemented as under:

“...just also wanted to add that both for handloom and handicraft this pension is there. In handicraft, the amount was, till recently, Rs. 5000/-, that has been now been increased to Rs. 8,000/-. यह स्कीम वर्ष 2021 में ही आई है, इसलिए हम लोगों में इसकी अवेयरनेस को लेकर प्रयास कर रहे हैं। We are also

increasing the awareness and perhaps, the numbers may also increase as we go ahead. “

**vi. Special Provision for Women Artisans**

85. Regarding specific provisions for providing credit or any other social security benefit to the women artisans/workers in the unorganized sector, the Ministry stated as under:

“The Govt through the office of the Development Commissioner (Handicrafts) has reserved 02 nos. of National Awards for under the component of Handicrafts Award exclusively for women. Besides this, preference is also given to women artisans while sanctioning various interventions.”

**vii. Marketing**

86. The Committee enquired about the marketing events organized at the panchayat/village levels in addition to the Block level. The Ministry submitted as under:

“The O/o DC (Handicrafts) organize various marketing events at two classes of cities based on population. This has been done in order to provide large consumers base and good value for handicrafts products in the marketing events.

The office publishes Annual Marketing Calendar of events to be organized on its official website at the beginning of the financial year for awareness of artisans and other stakeholders. The field offices i.e. Handicrafts Services center (HSCs) also disseminate information about the upcoming events and schemes to artisans in the concerned area through different events.

Further, preference is being given to rural/cluster artisans to ensure maximum participation in different marketing events.”

87. With regard to the launch of e-portal, the representative of the Ministry during evidence deposed as under:

“... मैं ऑनरेबल कमेटी को इनफॉर्म करना चाहूंगी कि हमने एक ई-पोर्टल लॉन्च किया है – indiahandmade.com इसमें डायरेक्टली, सेलर्स एवं प्रड्यूसर कंपनीज अपने प्रोडक्ट्स अपलोड कर सकती हैं। शिपिंग/शिपमेंट्स, डॉक्युमेंट्स, फोटो खींचने का जो कार्य है, इस सबकी कॉस्ट मिनिस्ट्री खुद बियर कर रही है। At least, we will maintain it for two-three years, and see how it works.”

88. When enquired about the steps taken/proposed to be taken by the Ministry to educate/train/on board handicraft artisans on e-commerce platform, to promote marketing without intermediaries, the Ministry responded as under:

“Ministry is in continuous process to onboard the artisans on GeM portal / e-commerce platforms. Ministry of Textiles is developing an e-commerce portal in collaboration with Ministry of Electronics and Information Technology (MeitY) to provide marketing platform to artisans to make their presence globally. Once that e-commerce platform is live & in working state education/ training to on board handicraft artisans will be provided...”

89. The Committee were apprised that the Ministry had introduced an e-portal for uploading of the products by the producers, sellers, producer companies, etc. The Committee desired to know whether it has been ascertained that the illiterate and untrained handicrafts workers in the remote rural areas of the country are capable of using it and the steps taken in this regard, the Ministry informed as under:

“The field offices i.e. Handicrafts Service Centres of O/o the DC (Handicrafts) has been providing all necessary support in collaboration with Digital India Corporation, MeitY. This includes Seller registration, uploading of products on portal, dispatch of order etc. and familiarizing handicrafts artisans about the portal. Further, a separate helpline number i.e. 18001216216 has been started to guide and resolve the queries of the artisans about e-commerce portal. The necessary handholding is done directly under the supervision of the Asstt. Director from the respective HSCs for the benefit of the artisans.”

90. When enquired about the efforts being made to enhance the socio-economic status of the artisans/weavers at the grass root level to bridge the gap between them and the traders, the Ministry responded as under:

“The status of efforts undertaken sector-wise is as under:

**Handlooms:-**To enhance the socio-economic condition of the weavers at the grass root level, this office is providing end to end support through various interventions like raw materials, upgraded looms & accessories, infrastructure development design & product development, Weaver MUDRA Loans, social security through insurance, support to awardee weavers in indigent circumstances and scholarship to weavers/workers’ children etc. under National Handloom Development Programme (NHDP) and Raw Material Supply Scheme (RMSS) on pan India basis. Further, marketing platform is also provided for weavers to sale their products in domestic/overseas market which reduces the gap between weavers and the traders.

**Handicrafts:-** The efforts taken by the Government and the details of various schemes /interventions implemented by the office of DC(Handicrafts) to enhance the socio-economic status of the artisans/weavers are available on the website of this office viz [www.handicrafts.nic.in](http://www.handicrafts.nic.in) . This includes providing of a marketing assistance, online marketing through ecommerce portal, formation of producer companies etc.”

91. When asked about the special measures taken for the welfare of textile workers in rural and remote areas and for the downtrodden, the Ministry submitted as under:

“The Textile industry is one of the largest source of employment generation in the country with an estimated 45 million people directly engaged in this sector including a large number of women and rural population. Ministry of Textiles strives to work for the welfare of textiles workers in rural and remote areas. Various schemes are implemented for their upliftment and development through providing training, skill development, research and development, branding, marketing, concessional loan facility. Likewise to promote rural artisans from remote areas within India, National Handicrafts Fairs, Gandhi Shilp Bazar, Craft Bazar, Exhibitions etc. direct marketing platform are being provided, moreover assistance is provided by enabling them to participate in events organized abroad viz. prominent exhibitions, fairs, thematic shows, buyer-seller meet, Reverse buyer-seller meet etc., platform is being provided to artisans to promote the handicrafts globally.”

**viii. Awareness Campaigns**

92. When enquired about the measures being taken by the Ministry to spread awareness, the Ministry submitted as under:

This office issue the advertisement in the leading newspaper in bilingual from time to time, to give wide publicity for inviting the applications from the eligible mastercraftspersons as well as publishing the news on the website of this office i.e. [www.handicrafts.nic.in](http://www.handicrafts.nic.in), field offices for wide publicity in the craft pockets and by placing the copy of the advertisement on the notice board and through DIC/State Handicrafts Corporations etc. Cahupals are also organized periodically to create awareness. The details are as under:

<b>S. No.</b>	<b>States/Uts</b>	<b>No. of Chaupals organized</b>	<b>No of artisans benefitted</b>
1.	A & N Islands	30	1500
2.	Andhra Pradesh	60	3000
3.	Arunachal Pradesh	30	1500
4.	Assam	90	4500
5.	Bihar	60	3000
6.	Chhattisgarh	30	1500
7.	Delhi	30	1500
8.	Goa	30	1500
9.	Gujarat	60	3000

10.	Haryana	30	1500
11.	Himachal Pradesh	30	1500
12.	Jammu and Kashmir	180	9000
13.	Jharkhand	60	3000
14.	Karnataka	120	6000
15.	Kerala	60	3000
16.	Ladakh	30	1500
17.	Madhya Pradesh	90	4500
18.	Maharashtra	120	6000
19.	Manipur	30	1500
20.	Meghalaya	30	1500
21.	Mizoram	30	1500
22.	Nagaland	30	1500
23.	Odisha	60	3000
24.	Puducherry	30	1500
25.	Punjab	30	1500
26.	Rajasthan	90	4500
27.	Sikkim	30	1500
28.	Tamil Nadu	90	4500
29.	Telangana	60	3000
30.	Tripura	30	1500
31.	Uttar Pradesh	170	8500
32.	Uttarakhand	60	3000
33.	West Bengal	90	4500
	<b>Total</b>	<b>2000</b>	<b>100000</b>

93. When asked about the criteria being followed for inviting participants to attend awareness programmes launched by the Ministry and whether elected representatives are also invited, the Ministry responded as under:

“Participants of awareness programs are Pehchan ID card holders and priority is given to SC/ST artisans. The genuineness of weaver is verified by Weaver’s Pehchan Card issued by the office of Development Commissioner (Handicrafts) to attend awareness programmes to sensitize about the scheme benefits.

Local Public Representatives are also invited in awareness camps/chaupals organized by field offices of Development Commissioner (Handlooms) in consultation with State Governments.”

94. When further asked about the number of local public representatives attended the camps, the Ministry stated that 631 Local Public Representatives attended the Awareness Camps/Chaupals during the last three years.

## **ix. Dying Arts**

95. When asked about the number of crafts recognized, dying arts/crafts identified in various States/UTs, efforts being made to revive and promote dying crafts in the country and also to provide financial assistance, the Ministry responded as under:

“The O/o DC(Handicrafts) have identified 35 endangered crafts in the country and has exclusively included such crafts in the endangered category. To promote and preserve such endangered crafts, preference is given and the benefits of the schemes of O/o DC(Handicrafts) are provided including imparting of skill training to new entrants and encouraging them to practice these crafts so as to enhance the number of artisans. Further, assistance under the marketing scheme are provided to the artisans of endangered crafts for participation in various marketing events organized by the office and other Ministries. There is a special provision for inclusion of endangered craft in the handicrafts awards.

The field offices of O/o DC (Handicrafts) i.e. Handicrafts Service Centres (HSCs) are regularly facilitating the artisans of endangered crafts in their areas.”

96. In this context, the representative of the Ministry during evidence deposed as under:

“... ऑलमोस्ट 72 क्रॉफ्ट्स तो रिकॉग्नाइज्ड लिस्ट में ही हैं। अगर माननीय समिति रिकमंड करती है तो हम देख लेंगे। We will see what additions we can introduce. So, I am sure, माननीय समिति की रिकमंडेशन का बहुत बेतेज रहेगा। दूसरा पार्ट इंटररेस्ट सब्सिडी का है।

...जैसा मैम ने कहा, हमारे पास ऑलरेडी 72 क्रॉफ्ट कैटेगरीज हैं। जैसा आपने बताया, कुछेक हमारे यहाँ डाइंग क्रॉफ्ट्स हैं, उनके लिए भी हम लोग एक विशेष प्रयास करने की कोशिश कर रहे हैं कि उनको भी हम पहचान दिला सकें।”

## **IV. POWERLOOM SECTOR:-**

97. Powerloom Sector is an unorganized sector. According to Nielson Survey 2012-13, there are 24.86 lakh powerlooms in the Country. There are approximately 45 lakh workers employed in this sector which includes a large number of women employees. Powerloom Sector contributes approximately 60% share for total cloth production. 90% of all major looms installed are concentrated mainly in four States namely Maharashtra – 9.49 lakhs, Tamil Nadu – 5.63 lakh, Gujarat – 5.24 lakh and Uttar Pradesh – 1.91 lakh.

98. The gist of the issues/challenges faced by the Ministry in the Powerloom Sector as brought to the notice of the Committee is as under:

- Presence of unorganized sector with out-dated technology
- Inadequate capital for modernization and working capital
- Lack of vertical integration

- Absence of diversification – lack of awareness of product-mix resulting into low income except in clusters like surat, ichalkaranji, bhilwara etc.
- Existing worksheds not suitable for installation of shuttle-less looms
- Import of fabric from neighboring countries.
- Fluctuating raw-materials prices.

99. In this context, the representative of the Ministry during evidence elaborated as under:

“... आपके सामने हम अपने चैलेंजेज को हाइलाइट करते हैं। जैसा कि आपको पता ही है कि हमारा बहुत बड़ा असंगठित क्षेत्र है, जिसकी तकनीक आउटडेटेड है। जैसा कि आपको बता रहे थे कि हमारे यहां 24 लाख लूम्स हैं। उनमें से अभी भी बहुत सारे ऐसे पावरलूम्स हैं, जो प्लेन पावरलूम्स हैं, जिसे अभी कन्वर्ट करना है। प्लेन पावरलूम्स में सिर्फ 30-40 मीटर कपड़ा बन जाता है। अगर आप उसे और हाईटेक करते जाएंगे और अन्त में, वाटरजेट और एयरजेट तकनीक लगा दें, जो कि सबसे उच्च स्तर की तकनीक मानी जाती है, वहां तक पहुंचते-पहुंचते कपड़े की क्वालिटी मल्टीफोल्ड हो जाती है। अगर उतना हाईटेक अपग्रेडेशन न भी हो, वे ऑटोमैटिक लूम्स में तो कन्वर्ट हो ही सकती हैं। इससे थोड़ी ड्रेजरी कम होगी। कामगार को मेहनत कम करनी पड़ेगी और ज्यादा कपड़ा बना जाएगा। हमारे यहां जो सबसे बड़ा चैलेंज है, वो है की लोग छोटे हैं, तो उनके पास वर्किंग कैपिटल कम होता है। इसलिए उन्हें जॉब वर्क करना पड़ता है। अगर उन्हें धागा मिलेगा तो वे कपड़ा बनाएंगे। अगर उनके पास अपनी कैपिटल होती तो शायद उनका बिजनेस मॉडल अलग होता। उससे उनकी आय ज्यादा हो जाती।

...हमारे यहां वर्टिकल इंटीग्रेशन भी नहीं है। जैसे अगर आप नक्शा देखेंगे तो आप जानेंगे कि अलग-अलग जगहों पर ये हैं। हमारे यहां एक जगह पर फाइबर है, दूसरी जगह पर यार्न बन रहा है, तीसरी जगह पर उसका कपड़ा बन रहा है, चौथी जगह पर प्रोसेसिंग हो रही है। राजस्थान के जो लोग हैं, वे जानते हैं कि वहां प्रोसेसिंग होती है। फिर नॉर्थ में प्रिंटिंग के लिए और गारमेन्टिंग के लिए फिर भेजेंगे। इस तरह से एक धागा देश भर में चलता रहता है। इंटीग्रेशन कम होने से उसकी कम्पीटिविनेस कम हो जाती है। इसमें डायवर्सिफिकेशन भी नहीं करते हैं। जैसे अभी हम लोग कोशिश कर रहे हैं कि मैन-मेड फाइबर की एक्सेप्टेबिलिटी बढ़ जाए। फिनिश गुड्स में थोड़ी वेरायटी फैशन में आ जाए, प्रोडक्ट्स डिज़ाइन्ड नये हो जाएं। वहां पर भी चैलेंजेज हैं। अभी जो वर्कशेड्स हैं, वे शटललेस लूम्स के लिए बहुत सूटेबल नहीं हैं।

...चूंकि बाकी चीजें महंगी हो जाती हैं तो लोग कपड़ा ही आयात करने लग जाते हैं। इस तरह से हमारे पड़ोसी देशों से जो आयात होती है, उसमें थोड़ी प्रॉब्लम रहती है। कच्चे माल की कीमतों के बारे में आप सब जानते होंगे कि पिछले छः महीने में कॉटन की प्राइस ने थोड़ा तंग किया। ये सारे चैलेंजेज हैं।

...अगर हम उन्हें लो-कॉस्ट फाइनेंस और क्रेडिट फैसिलिटी उपलब्ध करा पाएं और टेक्नोलॉजिकल एक्सेप्टेंस बढ़ जाए तो अच्छा होगा। अपग्रेडेशन की स्कीम्स हमें नहीं दी गयी है, पर मैं माननीय सदस्यों से निवेदन करूंगी कि अगर उनकी कमेटी इसकी अनुशंसा कर देगी तो यह बहुत



अच्छा होगा क्योंकि इन-सीटू अपग्रेडेशन की यह स्कीम बहुत जरूरी है। हर कोई वाटरजेट और एयरजेट तकनीक नहीं लगा पाएगा। उसकी कीमत लाखों में जाती है।“

100. As regards strategy/approach for modernization of powerloom sector, the Ministry apprised the Committee as under:

- Arrangements for low cost finance or credit facility
- Enhance existing technology level
  - Either by way of in-situ upgradation of plain powerlooms; or
  - Providing graded capital grant to existing plain powerloom owners after geo tagging for replacing their three plain looms with one shuttleless looms
- Providing infra support to install new shuttleless looms
- Working capital support
- Training and technical support for product diversification and loom up gradation
- Strengthening of existing powerloom service centres
- Establishing market linkage for powerloom weavers
  - With organised sector having established marketing network
  - Through media tools increasing outreach with big merchants
- PM-MITRA
- PLI

101. As regards the various measures adopted by the Ministry for the welfare of workers of Powerloom Sectors, the Ministry stated as under:

“Scheme for Powerloom Sector Development (SPSD) is a continuing Central Sector Plan Scheme from 11th Plan for development of powerloom sector. The scheme was further extended without any modification upto 30.09.2013 and further extended upto 31.03.2017. It continued with additional components like Common Facilities Centers, Corpus for Yarn Bank and Tex-Venture Capital Fund and discontinued some of the components/sub-components e.g. Survey of Powerloom, Computer Aided Design Centres, Powerloom Cluster Development, development and upgradation of skills, publicity/print publicity, film on powerloom/TUFS etc.”

102. The Ministry further supplemented as under:

“In order to address the long felt need of the powerloom sector and to strengthen the effective implementation, the schemes were modified by incorporating new components Pradhan Mantri Credit Scheme for Powerloom Weavers, Publicity and IT and rationalising/ upgrading the existing schemes viz., Group Workshed Scheme, Common Facility Centre Scheme, Yarn bank Scheme, Insitu Upgradation Scheme for plain Powerlooms. The scheme was renamed as PowerTex India. All the above schemes were implemented through the Textile Commissioner Office.

103. The Ministry further stated that in the PIB meeting held on 6.10.2021, few components of PowerTex India Scheme was subsumed in an Umbrella scheme viz. Textile Cluster Development Scheme (TCDS) for meeting the committed liabilities only. The break-up is as under:-

Sub-Component	Outlay in Rs. Cr
Group Workshed Scheme (GWS)	55.80
PM Credit Scheme for Powerloom weavers	93.60
In-situ Upgradation of Plain Powerlooms	1.90
Grant-in-aid to non-TxC PSCs	23.55
Comprehensive Powerloom, Silk Mega-cluster	101.00

104. In the context of the steps taken /proposed to be taken and suggestion if any, for the improvement in the implementation of the schemes, the Ministry apprised the Committee as under:

“Online Portal for Implementation: In accordance with the operational modalities of PowerTex India Scheme, Ministry of Textiles has launched comprehensive software for management of few components of PowerTex India Scheme on dedicated online portal with online application facility and a Mobile app for availing the benefits of PowerTex India Scheme. The said software shall provide an on-line interface to the beneficiaries with the Powerloom Service Centres, Regional Offices of the Textile Commissioner and Office of the Textile Commissioner. This software is in operation from 1st December 2017. The software can be accessed from a dedicated website [www.ipowertexindia.gov.in](http://www.ipowertexindia.gov.in). The Mobile app can be downloaded from Google play store. All the Powerloom units/entrepreneurs can access the online portal and Mobile app for applying in an online mode as well as for tracking the status of their applications. This portal is developed to ensure effective implementation of the Powerloom Sector schemes in a transparent and seamless manner.

However, in order to have further holistic development of the entire decentralised powerloom sector, Ministry is advanced stage of conducting a fresh base line survey so that actual gaps of the sector may be identified and accordingly new scheme may be proposed for capacity building of this sector in coming future.”

105. As regards the monitoring mechanism and control over the performance of the schemes/programmes/projects, the Ministry submitted as under:

“All Powerloom Sector schemes are monitored and implemented by the Ministry through implementing agency i.e. Office of the Textile Commissioner, Mumbai and through its Regional Offices. The Office of the Textile Commissioner is regularly monitoring the review of progress of the schemes. The directions are given to Officer In-charge of Regional Offices to put efforts to achieve the targets by Office of the Textile Commissioner. The performance of Powerloom Sector Schemes are reviewed from time to time by the Ministry.”

106. In the context of the evaluation studies/review of the schemes done by the Planning Commission/NSSO/NGO or any other agency during the last three years alongwith the action taken by the Ministry on their suggestions/recommendations, the Ministry stated as under:

The Impact Assessment of PowerTex India Scheme has been done by M/s National Productivity Council (NPC). A comprehensive Scheme containing all infrastructure related scheme under one umbrella was placed

before Department of Expenditure, at the Public Investment Board (PIB) Meeting. PIB has allowed extension of few components of PowerTex India for meeting committed liabilities only.

107. On being asked about the number of plain powerloom owners in the Country, the Ministry replied that no data in this regard is being maintained. However, as per Neilson Survey 2012-13, a total of 24.81 lakh looms have been installed.

108. Describing Powerloom Sector as the largest unorganized sector of Textiles with a large number of women workers, the representative of the Ministry during evidence deposed as under:

“...इसमें हमारा जो लास्ट एस्टीमेट वर्ष 2012-13 में हुआ था, उसमें 24.86 लाख पावरलूम्स हैं, जिसमें करीब 45 लाख वर्कर्स काम कर रहे हैं। बड़ी संख्या में जो टेक्सटाइल वर्कर्स हैं, उसमें महिला कर्मचारी हैं। कुछ सेक्टर्स में महिलाओं की संख्या थोड़ी ज्यादा है। जैसे अगर आप गारमेन्टिंग में देखें तो इसमें 70 प्रतिशत महिलाएं हैं। लेकिन, अगर हम स्पिनिंग एण्ड वीविंग में देखेंगे तो इनकी संख्या थोड़ी कम है। पर, महिलाओं की भागीदारी काफी ज्यादा है। जो हमारा असंगठित क्षेत्र है...”

109. When the Committee asked about the marketing linkages provided to the powerloom workers, the representative of the Ministry during evidence deposed as under:

“...हमें मार्केट लिंकेजेज प्रोवाइड करनी चाहिए। लोग जगह-जगह कॉर्नेर्स और रिमोट एरियाज़ में भी बैठे हैं। अगर हम उनको मार्केटिंग दे पाएं तो ठीक रहेगा।”

### **PM Mega Integrated Textile Regions and Apparel Scheme (PM-MITRA)**

110. As informed by the Ministry, PM MITRA parks of 1000+ acres would help establish world class textile eco-system. Further, each Park will generate approx. 1 lakh direct & 2 lakh indirect employment and 10% area will remain reserved for social infrastructure like workers' housing (esp. for women workers), health facilities, training & skill development.

111. With regard to setting up of PM-MITRAs, the representative of the Ministry briefed the Committee during evidence as under:

“...सरकार ने पीएम मित्र योजना अप्रूव कर दी थी। इसमें सात बड़े-बड़े मेगा टेक्सटाइल पार्क एंड रीजन्स बनाए जाएंगे। इसमें 1000 एकड़ जमीन होगी, जो स्टेट गवर्नमेंट आल्लोट करेगी। मुझे बताते हुए बहुत खुशी होती है कि हमारे पास राज्य सरकारों से ऑलरेडी 18 प्रपोजल्स आए हैं। स्टेट गवर्नमेंट भी इस काम को करने में बहुत इंटेस्टेड है। वे 1000 एकड़ की जमीन भी प्रोवाइड कर रहे हैं। वे यह भी कह रहे हैं कि क्लियरेंस भी दे देंगे। हम लोग इसको पीपीपी मोड पर डेवलप करना चाह रहे थे। सेन्ट्रल गवर्नमेंट 500 करोड़ रुपये की ऐड देगी और 300 करोड़ रुपये इंडस्ट्रीज़ की बेनिफिट्स के लिए है और स्टेट गवर्नमेंट की तरफ से जमीन आ

जाएगी। हम लोगों का ऐसा मानना था कि एक पार्क को बनाने में 1700 करोड़ रुपये लगेंगे। जो डेवलपर्स है वह 1200 करोड़ रुपये कंटीब्यूट करेंगे।

अभी तक राज्य सरकार ने जीआईडीसी को प्रोजेक्ट किया है एज़ डेवलपर। हमारे सचिव साहब और मंत्री जी स्टेट गवर्नमेंट से बात कर रहे हैं कि आप थोड़ा प्राइवेट प्लेयर्स को लेकर आइए, चूंकि पीपीपी मोड में अच्छा होगा और प्राइवेट मनी भी आनी चाहिए।

सर, इसकी स्टडी हो चुकी है। मेरे ख्याल से मिनिस्ट्री एक-दो महीने में फाइनल कर पाएगी। जो सेवन लोकेशंस हैं, इसमें हम मान रहे हैं कि हर लेवल का होगा। इसका हम टेक्सटाइल वैल्यू चेन बोलते हैं। इसके हर प्लेयर वहाँ पर होगा। उससे लॉजिस्टिक कॉस्ट में बहुत अंतर आएगा और इन्वेस्टमेंट भी आएगा। हम लोग जब भी किसी से बात करते हैं, जैसे ताइवान और जापान में मीटिंग हो रही थी तो वे इंटेस्ट दिखा रहे थे कि टेक्सटाइल कहाँ इन्वेस्ट करना है। अभी हम उन्हें बता नहीं पाते हैं कि कहाँ इन्वेस्ट करना है। कम से कम ये सात एरियाज़ तैयार हो जाएंगे तो हम कहेंगे कि आप इन सातों एरियाज़ में से कहीं भी आ सकते हैं, क्योंकि वहाँ पर सब कुछ तैयार हैं। वहाँ पर बिजली, पानी और एन्वायरन्मेंट क्लियरेंसेस हैं। अभी इन सब कामों में ही एक साल से ज्यादा का समय लग जाता है। जो लैक पीरियड है, वह किसी भी टेक्सटाइल इन्वेस्टमेंट को फ्रुक्टिफाई होने के लिए बहुत ज्यादा हो जाता है।“

112. The representative of the Ministry during further evidence deposed as under:

“पीएम मेगा इंटीग्रेटेड टेक्सटाइल रीजन्स एंड एप्रैल पार्क्स प्रोग्राम है, जिसे हम शॉर्ट में ‘पीएम मित्र’ बुलाते हैं। उसमें स्टेट गवर्नमेंट ने 1000 एकड़ की जमीन प्रोवाइड करवाई है। एक्चुअली सेन्ट्रल और स्टेट मिलकर एक एसपीवी बनाएंगे। वह 1000 एकड़ की जमीन उस एसपीवी की जिम्मे रहेगी। उसमें से हमने कहा है कि मैन्युफैक्चरिंग में मिनिमम 50 परसेंट होना चाहिए। It can be more also. हर एक पार्क में कम से कम एक लाख प्रत्यक्ष और दो लाख अप्रत्यक्ष रूप से रोजगार का सृजन होगा। हमने सोशल इनफ्रास्ट्रक्चर पर भी बहुत इम्फैसिस दिया है। हमने कहा है कि उसमें एरिया नियुक्त होना चाहिए, जिसमें वर्क्स के लिए इकोनॉमिकल हाउसिंग होनी चाहिए। इसमें हॉस्टल्स, स्कूल्स और हेल्थ फैसिलिटीज होनी चाहिए। टेक्सटाइल टाउनशिप जैसे सात प्रोजेक्ट्स ऑल ओवर इंडिया डेवलप होंगे। आप लोगों ने देखा है कि वे सात साइट्स आइडेंटिफाई हो चुकी हैं। वन बाई वन, सभी स्टेट्स के साथ एमओयू हो रहा है। फर्दर लीगल प्रॉसेस करने के बाद, तत्काल इन साइट्स पर काम करना चाहते हैं।“

113. In this context, the Ministry also apprised the Committee as under:

“Further, the Government under its premier PM MITRA scheme 10% area reserved for social infrastructure like workers housing, (specially for women workers), health facilities, training & skill Development.”

## **V. JUTE SECTOR**

114. The Jute industry occupies an important place in the national economy of India. It is one of the major industries in the eastern region, particularly in West Bengal. Jute, the golden fibre, meets all the standards for ‘safe’ packaging in view of being a natural, renewable, biodegradable and eco-friendly product. It is estimated that the jute industry provides direct employment to 40 lakh farm families in the agriculture, 2 lakh workers in organised mills, 2 lakh in value added diversification and 3 lakh in Tertiary and allied sector. In addition there are a large number of persons engaged in the trade of jute.

115. The following Welfare Schemes under Jute Sector are implemented by the Ministry for Textile Workers:

**i. Scholarship to Girl Children:** National Jute Board (NJB) provides education support to the girl children of the workers of Jute Mills/MSME-JDP Units in the form of incentives @ Rs.5,000/- on passing out Secondary Examination and Rs.10,000/- on Higher Secondary Examination under the scheme. During 2014-15 to 2021-22, NJB released Scholarship / Incentive of Rs 21.56 crore to 29,384 girl children on passing out Secondary and Higher Secondary Examinations. Further, 4500 Girl Children are targeted for scholarship during 2022- 23.

**ii. Sanitation facilities for Workers:** NJB has been constructing Toilets for sanitation facilities for Jute Mills’ Workers. 1025 Toilets Blocks have been constructed in 34 Jute Mills for workers.

**iii. Health Protection to Workers:** To protect the health of the Jute Workers and Farmers from dust particles as well as the Covid’19 virus, NJB has started distributing Jute Mask to workers of the Jute Mills & MSME units, farmers, Artisans, Women Self Help Groups and students through Workshops, meetings, fairs, Conferences, Swatchhta Programs and Outreach programs. About 6.50 Lakh Jute Masks have been procured for such purpose which are under distribution in phases.

**iv. Hygienic working condition for workers:** NJB has been organizing series of Swatchhta Programs in the Jute Mills carrying out cleaning drives at the working floors of the Mills ensuring hygienic working condition for the workers”

116. When asked about the measures taken to increase the income of farmers during the last five years and the number of farmers benefitted, the Ministry replied as under:

“The Ministry of Textiles through National Jute Board has been implementing Jute ICARE Programme for improvement in quality and productivity of Raw Jute Production since 2015-16. The Programme introduces packages of scientific method of Jute cultivation and retting exercises for improving fiber

quality, productivity, reducing cost of Jute production and increasing farmers' income. During last five years, given below are the number of Jute Farmers Registered and benefited under Jute-ICARE Programme:

Year	No. of Farmers Registered	Total No. of Registered Farmers Benefited (cumulative)
2018-19	90,698	1,93,070
2019-20	50,479	2,43,549
2020-21	14,775	2,58,324
2021-22	41,676	3,00,000
2022-23	1,20,309	4,23,159

With successful implementation of Jute ICARE, there has been increased in farmers' income by approx. Rs 10,000/- to Rs 12,000/- per Hectare due to quality and productivity improvement.”

117. The Ministry further informed that during April, 2023 additionally 18,315 farmers have been registered under Jute ICARE Programme.

118. The Committee then enquired about the steps taken for protection of workers from industrial hazards such as exposure to dust and other harmful chemicals and fibrosis to ensure occupational safety of textile workers under Jute Sector. The Ministry replied as under:

“The Government through National Jute Board (NJB) commissioned a Study on Occupational Health of the Workers in the Jute producing Units in India and assigned to M/s Frost & Sullivan during March 2014. The objectives of the Study was to assess the impact of the occupational hazards on the health of the workers in Jute Mill Industry, to develop the baseline data on the probable health hazard due to work environment and to arrive at an index value representing the overall health of workers in Jute Mills in India. The Research designs were: setting up medical camps / clinics, selection of the workers, conducting medical tests, data interpretation and analysis.

The study suggested following social security measures to improve overall health condition of the workers: Inclusion of workers in Employees' Provident Fund and Employees' State Insurance for medical benefits and cash benefits and for Female workers maternity benefits. Legislation in the form of Workman's Compensation Act and link up with Old Age Pensions Scheme and Indira AwasYojana, Sarva Siksha Abhiyan for ensuring Shelter, Food, Health and Education for workers and their Family.

The way forward of the Study was circulated among Jute Mills for necessary action. NJB held also meeting with the West Bengal State Labour Department for consideration and implementation at Mill level”

119. The Committee further desired to know about the current status of the study and whether the Ministry have pursued the matter with Jute Mills and State Governments concerned, the Ministry responded as under:

“The final report of M/s Frost & Sullivan (April 2015) suggested way forward on social security measures to improve overall health condition of Jute Mill Workers viz Inclusion of workers in Employees’ Provident Fund (EPF), Employees’ State Insurance and also maternity benefits for female workers. The suggestions were forwarded by NJB to Indian Jute Mills Association (IJMA) for dissemination among the Jute Mills and taking necessary action on security measures for Jute Mill Workers.

On perusal of Annual Report of some jute mills and further interaction/follow up with IJMA, it has been gathered that the permanent workers are covered under Employees’ Provident Fund and Employees’ State Insurance by the respective jute mills. The female workers are also provided maternity benefits.”

**i. Scholarship for Girl Child**

120. When asked about the specific welfare schemes run for the children of various categories of textile workers such as handloom weavers and jute workers and the number of children of textile workers benefitted from the same during the last three financial years, the Ministry stated as under:

“National Jute Board under Ministry has been implementing Scholarship Scheme since 2014-15 for the Successful Girl Children of the workers of Jute Mills and MSME – JDP Units on passing out Secondary and Higher Secondary Examinations. The rate of Scholarship is Rs 5000/-for Secondary Exam Pass outs and Rs 10,000/- for Higher Secondary Exam Pass outs. Given below are the scholarship amount released to number of Girl children during last three Financial Years:

Years	No of Girl Children	Scholarship Amount released (Rs. In Lakhs)
2019-20	3,618	259.70
2020-21	3,640	262.95
2021-22	4,404	316.35
2022-23	3,800	269.95

121. The Committee then enquired about the reasons of low selection of candidates in 2022-23. The Ministry replied as under:

“National Jute Board (NJB), as measure for Workers’ Welfare has been implementing Scholarship Scheme for Girl Children of the workers of Jute Mills and MSME- JDP Units. As per scheme guidelines, the girl children of the Workers submit applications to respective Jute Mills/JDP Units, which are forwarded to Indian Jute Mills Association (IJMA)/ Jute Product Development & Export Promotion Council (JDPEPC) for scrutiny and recommendation. IJMA/JPDEPC, after scrutiny of all applications submits with recommendation

to NJB for release of Scholarship amount to the Girl Children. On receipt of the applications from IJMA/JDPEPC, NJB further carryout scrutiny exercise and finally recommend/approve the applications for release of Scholarship.

NJB do not make any selection of girl children for scholarship but scrutinize the applications as per scheme guidelines. If the applications and the documents submitted by the girl children/applicants are in order, scholarship amount released to the girl children directly to their bank account.

During 2021-22, NJB received 4471 applications from Girls Children under the scheme and after scrutiny total 4404 applications found in accordance with Guidelines of the scheme, hence, 4404 girl children were benefited and Rs 316.35 lakh was released. During 2022- 23, NJB received 3800 applications from Girl Children under the scheme and after scrutiny all applications found in order, hence, total 3800 girl children were provided scholarship amounting to Rs 269.95 lakh. The reason of less number of girl children participated/appeared for scholarship during 2022-23 may be due to less number of girl children passed in the Secondary Examination i.e. 16% less and in Higher Secondary Examinations i.e. 20% less under West Bengal Board of Secondary and Higher Secondary Council as compared to 2021-22.”



## PART-II

### OBSERVATIONS/RECOMMENDATIONS

#### Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY)

1. For providing universal and affordable Social Security in case of Natural/ accidental death and total or partial disability, the Ministry of Textiles runs three Schemes/Programmes viz. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY); Pradhan Mantri Suraksha Bima Yojana (PMSBY); and Converged Mahatma Gandhi Bunkar Bima Yojana (MGBBY). Under PMJJBY Scheme, renewable life insurance cover is provided for death due to any reason for one-year, for those in the age group of 18-50 years. PMSBY Scheme provides renewable accidental insurance cover on death or disability for one-year, for persons in the age group of 18-70 years. MGBBY provides renewable life and accidental insurance cover on death or disability for a closed group of handloom workers in the age group of 51-59 years. As informed, a clarification was issued by the Ministry of Finance that the insurance schemes be implemented with full premium payment regime with effect from 01.04.2020. The Ministry further stated that Social security share of Rs.100/-, which was earlier borne by LIC will henceforth be borne by State Government/Beneficiary. Accordingly, the share of State Government/Beneficiary has increased to Rs.180/- from Rs.80/- w.e.f. 01.04.2020. Also, premium of PMJJBY increased from Rs.330/- to Rs.436/- w.e.f. 01.06.2022 resulting in increased premium share of State Government/Beneficiaries from Rs.180/- to Rs.286/-. In this regard, the Ministry further informed that

premium amount of PMJJBY has been revised in the ratio 5:6 between Government of India (Rs.198) and State Government/Beneficiary (Rs.238) during 2023-24. The Committee note that the number of enrolments of Handloom weavers under PMSBY declined substantially from 1,09,108 beneficiaries in 2021-22 to 43,421 in 2022-23 with major decrease being in Manipur from 1,07,565 in 2021-22 to 27,488 in 2022-23. The Committee also note that there was 'nil' enrolment of handloom workers under PMJJBY/PMSBY and converged MGBBY in 2020-21 following the transition to full payment regime w.e.f. 01.04.2020. As stated by the Ministry, due to increase in share of contribution of State Government/Beneficiary under PMJJBY and PMSBY, lesser enrolment was observed in Several States. The Ministry also stated that only 3 States i.e. Karnataka, Kerala and Sikkim are contributing premium share under PMJJBY.

The Committee note that discontinuation of premium share of Rs. 100 under Social Security Fund w.e.f. 01.04.2020 with consequent increase in contribution of State Governments/beneficiary is the primary reason for decline in enrolment under PMJJBY and PMSBY. The Committee also find that only 03 States are presently contributing premium share under PMJJBY. As informed by the representative of the Ministry during evidence, despite taking up the matter with the State Governments on numerous occasions, the States have not been contributing their share. As the outcome of the Schemes is not upto the desired level, the Committee would exhort the Ministry to strengthen

**their monitoring and coordination mechanism and continue to pursue the matter with the State Governments so that the intended social security benefits are made available to the beneficiaries. Such modifications, as may be appropriate may also be considered for being carried out in the Schemes so as to ensure their viability in providing social security benefits.**

### **Scholarship to children of Handloom Weavers**

**2. The Committee are appreciative of the fact that a new initiative was introduced in October, 2021 under which, scholarship upto Rs.2.00 lakh per annum is provided to handloom worker's children (upto 2 children) for pursuing Diploma/Under Graduate/Post Graduate courses from recognized Textiles Institutions. The Committee, however, find that only 45 applicants have been sanctioned the scholarship till date. The Ministry have reportedly taken steps to enhance the number of beneficiaries through awareness camps/chaupals besides conducting review meetings with State Governments and seeking details of weavers/workers' children studying in Indian Institutes of Handloom Technology (IIHTs) and National Institute of Fashion Technology (NIFT). As admitted by the Ministry, for effective implementation of the initiative, more co-ordination and cooperation from State Governments at District/ Block level is required. While taking note of the efforts, the Committee urge upon the Ministry to strengthen the coordination and monitoring mechanism and vigorously pursue the State Governments to spread awareness about the scheme at the grass root level and motivate the**

eligible Handloom workers at the village level/most rural/backward areas to avail the facility so that the targeted persons are actually benefitted. The Committee also emphasize that periodical reviews of such exercise be undertaken so that the laudable intent of providing scholarships to the eligible children is well served. The Committee further desire that the possibility of introducing a scholarship scheme for handicraft workers' children on lines similar to the Scheme already in place for children of the handloom workers be considered.

### Mudra Loans

3. The Committee note that since 2019-20, 48,124 Handloom weavers/Handloom Organizations have been sanctioned concessional credit under the Mudra Loan Scheme with the total amount of credit extended being Rs. 275.31 crore. On the other hand, only Rs. 4.25 crore of credit has been sanctioned to 825 handicraft artisans during the period. Thus, there is a huge variation in the number of beneficiaries and, consequently, the amount of loan sanctioned in handloom sector *vis-à-vis* handicraft sector, thereby implying that the weavers and artisans are not getting at par benefits of the Scheme. The Committee note in this regard that an evaluation study conducted during 2019-20 *inter-alia* indicates that the reasons for less number of loans extended to artisans include *inter-alia* disinterest of the Bank Branch concerned (47%), insufficiency of loan related documents (29%) and inadequacies in Project report (16%). More significantly, the Committee note that absence of the facility of extending Mudra Loans to the handicraft organizations i.e. Producer

**Companies is a major factor for fewer loans being extended to the handicraft sector. As informed by the Ministry, efforts are underway for extending the facility of Mudra Loans to artisan Producer Companies, in which the artisans will be the stakeholders and verification of the company by the State Government concerned would be necessary. As per the assurance given, the Committee expect that appropriate action would be taken urgently by the Ministry/DC (Handicrafts) for providing the benefits of Margin Money Assistance etc. to producer companies in the handicraft sector in a manner similar to the companies in the handloom sector. This would translate into contributing to the development of the handicraft sector.**

**4. The Committee are also constrained to note that there has been a steady decline in the number of Mudra Loans extended in the last few years i.e. 2019-20 onwards. Also, there has been a decline in margin money claims (22353 in 2019-20 to 8397 in 2022-23), as also credit guarantee and interest subsidy which clearly indicate that the scheme has not yielded the desired results. Decrease in the number of loans granted, being a matter of concern, the Committee would impress upon the Ministry to act in unison with State Governments, Ministry of Finance and Banks including Private, Co-operative and Gramin Banks so that the procedural rigmaroles are addressed expeditiously and the financial benefits of the scheme are extended to the weavers/artisans. The Committee also feel that it would be appropriate to fix annual targets for the banks to cover a specific number of weavers/artisans under the Mudra**

**Loan Scheme. The Committee desire to be apprised of the action taken in this regard. Further, the Committee also desire to be apprised of the progress of the proposals for running a special drive for Mudra loans in co-ordination with State Level Bankers Committee (SLBC) and District Level Bankers Committee (DLBC). The Committee also feel it to be appropriate on the part of the Ministry to carry out an assessment of the Mudra Loan scheme in promoting entrepreneurship amongst handloom weavers/ handicraft artisans.**

**5. The Committee note that a centralized online claim disbursement system “Handloom Weavers Mudra portal” has been developed in association with the Nodal bank viz. Punjab national bank (PNB), which separately captures the data on loans sanctioned to weavers and artisans. However, the portal does not capture data on the loan amount disbursed owing to which the Ministry has taken up the matter of re-customizing the portal with the Bank. The Committee impress upon the Ministry on the need for ensuring that the re-customization is completed in a time bound manner so that the data on disbursals etc. is comprehensively made available on the portal. The Committee wish to be apprised of the progress in this regard.**

### **Marketing**

**6. The Committee note that the Ministry has launched an e-portal viz. indiahandmade.com, where the producers, sellers, producer companies, etc. can directly upload products and the expenditure on shipping bills,**

shipments, documents, taking photographs, etc. is borne by the Ministry. The Committee further note that weavers are facilitated to sell their products on-line for which 23 e-commerce platforms have been associated and 1.50 lakh weavers have been registered on Government e-Market Place (GeM). Further, the Ministry is continuously on boarding the artisans on GeM portal/e-commerce platforms. The Committee appreciate the efforts made by the Ministry to create an intermediary-free marketing space for the handicraft artisans. In view of the large scale use of online platforms by sellers/buyers for selling/purchasing various products, especially after the outbreak of Covid-19 pandemic, the steps taken by the Ministry would immensely help weavers/artisans by way of providing them a marketing platform, which will make their presence felt at global level besides, eliminating the intermediaries and thereby resulting in increasing income levels and ensuring them a better livelihood. The Committee impress upon the Ministry to continue their efforts, spread awareness and ensure that education/training is provided to the beneficiaries especially the illiterate and untrained workers in the remote rural areas so that they are not deprived of the benefits of e-commerce platforms in the changing marketing scenario of on-line transactions. Further, as not many workers have been registered on GeM, the Committee impress upon the Ministry to take immediate steps to intensify their efforts to substantially increase the number of weavers/artisans on e-commerce platforms without compromising with the marketing events held across the country in rural and urban areas.

**Also, simultaneously, the Government Departments/Organizations need to be encouraged to make use of handloom/handicraft products available on GeM Portal.**

**Pahchan Card to weavers/artisans**

**7. The Committee note that Identity Cards known as Pahchan Cards are issued to the handloom weavers/handicrafts artisans which entitle them to avail benefits of various schemes run by the Ministry. As on 04.06.2023, out of 35.22 lakh handloom workers, comprising 26.73 lakh weavers and 8.49 lakh allied workers, Pahchan cards have been issued only to 17.15 lakh workers and the remaining 18.07 lakh workers (more than 50%) are yet to be issued Pahchan cards. The situation is, however, better in the case of handicraft artisans as out of 30 lakh identified artisans, 26.72 lakh artisans have been issued Pahchan Cards. Thus, a sizeable number of weavers/artisans are yet to be issued Pahchan Cards. The Committee, therefore, impress upon the Ministry to chalk out a robust mechanism to identify the causes behind non-issuance of Pahchan Cards to all the eligible Handloom weavers/handicraft artisans and expedite the procedure of issuing the Cards to all the eligible weavers/artisans so that they can avail the benefits of all social security and welfare schemes intended for them.**

**The handloom weavers/handicraft artisans mostly belong to the socio-economically backward section of the society, and, may require financial assistance on an urgent basis mainly on account of the fact that**



their products are painstakingly time-consuming to produce and there is a long gestation period before income is generated. During the process of manufacturing, there is no income generated to support their livelihood. The Committee, therefore, desire the Ministry to explore the possibility of issuing a 'credit card' to the artisans on lines similar to Kisan Credit Card so that these artisans can also derive the benefit of some form of financial assistance under indigent circumstances.

#### Pension to Awardee Weavers/Artisans

8. The Committee note that another new initiative was taken in October, 2021, under which pension of Rs.8,000 per month is granted to awardee weavers/artisans above 60 years of age, in indigent circumstances and having annual income below Rs.1 lakh. The Committee were apprised that the amount of pension for handicraft awardees was recently increased from Rs. 5,000 to Rs. 8,000. The Committee, in this regard, note that the ceiling of income at Rs.1 lakh per annum as the criterion for awarding this pension which translates to less than the per day minimum wages restricts the entitled beneficiaries to a bare minimum. The representative of the Ministry, during evidence, also admitted that the Scheme has eventually benefitted only such awardees whose income is less than the per day minimum wages. The Committee, therefore, strongly recommend reviewing the ceiling of Rs. 1 lakh per annum and raise it to a reasonable amount so that more persons avail the benefits of this Scheme which provides old age protection.

**The Committee further note that in 2022-23, in the handloom sector, 80 handloom awardees were benefitted whereas in the handicrafts sector, 339 handicraft awardees were benefitted. As informed by the Ministry, one of the reasons for selection of low number of beneficiaries is the dearth of awareness. While taking note of the measures initiated by the Ministry to address the issue, the Committee desire the Ministry to put in extra efforts to create awareness in the rural and backward areas of the country through print, electronic and social media and also make concerted efforts with the State Governments through the Chaupals organized at village/block level.**

### **Dying Arts**

**9. The Committee note that at present 72 crafts have been included in the list of recognized crafts. The Ministry have also identified 35 crafts as endangered category. The Committee further note that preference is given to promote and preserve such endangered crafts. Also, the benefits of various schemes, including imparting skill training are provided to new entrants besides encouraging them to practice these crafts and thereby increase the number of artisans. In addition, assistance under the marketing scheme is also provided to them for participation in various marketing events organized by the Ministry of Textiles and other Ministries. The Committee believe that there may be more such traditional handicrafts being produced in the interior/rural/hinterland**

areas of the country, like Bell Metal handicrafts of Odisha, which have heritage value and the requisite 'skill sets' are passed on from generation to generation. These may be on the brink of extinction due to lack of resources or related reasons. The Committee feel that these crafts/arts, which are a reflection of carefully preserved culture and tradition of the country, need to be identified and given due recognition. The Committee, therefore, impress upon the Ministry to undertake a comprehensive exercise to review and update the recognized crafts, identify the 'dying arts' and include them in the endangered category so that the benefits of various schemes run by the Ministry are provided to the handicraft workers.

#### **Powerloom Sector**

10. The Committee note that the challenges faced in the unorganized Powerloom Sector which is the largest in the world include *inter-alia* out-dated technology, inadequate capital for modernization and working capital, lack of vertical integration, fluctuating raw material prices, etc. As per Nielson Survey 2012-13, there are 24.86 lakh powerlooms in the country employing 45 lakh workers, who include a large number of women employees; and data regarding number of powerloom owners is not being maintained by the Ministry. The Committee understand that with a view to ensuring holistic development of the entire Powerloom Sector, the Ministry is in an advanced stage of conducting a fresh base line survey so that actual gaps of the sector are identified, on the basis of which a new

**scheme would be proposed for capacity building of the workers of Powerloom Sector.**

**11. The Committee are of the view that the steps taken by the Ministry, although after a gap of more than 10 years, are in right direction and hope that in addition to updating the data base of workers in Powerloom Sector, the exercise will also help in addressing the challenges being faced in the Sector. The Committee trust that the data regarding number and locations of plain powerloom owners will also be collected during the survey. The Committee would like to be kept apprised of the progress of the survey and formulation and implementation of policy measures for capacity building of the workers of the Powerloom Sector.**

**Conversion of Plain Powerlooms into Automatic Powerloom**

**12. The Committee have been apprised that most of the powerlooms are plain powerlooms with outdated technology, which need to be upgraded into automatic looms for improving the quality and quantity of the fabric. The major constraint faced on this aspect is, dearth of working capital with the powerloom workers, as a consequence of which, there is lack of raw material and consequently they are compelled to take up other jobs. The Committee believe that this is a vicious circle in which one event is leading to another and recommend the Ministry to chalk out an infallible strategy to overcome these challenges. The Committee desire that a fresh scheme may be formulated for providing low cost financial assistance and credit facility especially to Powerloom workers for upgrading their looms**

and also provide adequate support to acquire raw materials besides providing market linkages through development of e-Portal on the lines of the portal developed for Handloom Weavers/Handicraft Workers. The Committee also desire the Ministry to set up a mechanism to sensitize and instruct the powerloom workers regarding procedure of upgradation of plain looms into the shuttleless/automatic looms and train them to operate them.

13. The Committee observe that under the umbrella scheme of Textile Cluster Development Scheme (TCDS), outlay under the head 'In-situ upgradation of Plain Powerlooms' is only Rs. 1.90 crore during the year. As most of the plain Powerlooms require immediate upgradation along with other infrastructural support, the Committee recommend that the Ministry re-visit the modalities of the Scheme *inter-alia* with a view to improving the scheme and obtaining additional funds that would be required for upgradation of Plain Powerlooms.

#### **Women Workers in Powerloom Sector**

14. The Committee observe that the Powerloom Sector has a large number of workforce of women. As most of the work in Powerloom Sector is being undertaken by the women workers, it becomes obligatory on the part of the Ministry to pay special attention to the needs of the female workers and day-to-day problems/challenges being faced by them so as to ensure that remedial steps are taken to provide them basic amenities viz. restrooms, separate wash areas, crèche facilities besides healthcare

facilities, etc. Further, as around 90% of all major looms installed are concentrated mainly in four States *viz.* Maharashtra, Tamil Nadu, Gujarat and Uttar Pradesh, the Committee impress upon the Ministry to make concerted efforts with these States to conduct field visits to the powerloom clusters so as to have a realistic idea of the problems being faced by women workers and take corrective or remedial measures. The Committee would like to be apprised of the action taken in this regard within two months of presentation of this Report to Parliament.

#### **PM-MITRA**

15. The Committee note that presently the work relating to fibre, yarn, processing of cloth, printing, garmenting, etc. is spread over various places across the country. The Committee have been apprised that lack of integration decreases competitiveness and also minimizes diversification, which has direct impact on the cost of product thereby resulting in import of cheaper cloths. The Committee are of the considered opinion that establishment of PM-MITRA Parks would take care of the issue of lack of vertical integration faced by Powerloom Sector. The Committee, therefore, urge the Ministry to leave no stone unturned to expedite the process of setting up the PM-MITRA Parks and make them functional at the earliest so as to transform Powerloom Sector from Unorganised to the Organised one in a phased manner and thereby enable in providing social security and ensuring the welfare of the workers as envisaged in the Code on Social Security, 2020.

## Jute Sector

16. The Committee note that the Jute Sector provides direct employment to 40 lakh farm families, 2 lakh workers in organized mills, 2 lakh in value added diversification activities and 3 lakh in tertiary and allied sectors. In addition, there are a large number of persons engaged in the trade of jute. The Committee note that the Ministry had, in the year 2014/2015, conducted a study through National Jute Board (NJB) on 'Occupational Health of the Workers in the Jute producing units in India' with an objective to assess the impact of occupational hazards on the health of the workers of Jute Mill/Industry and to develop the baseline data on the probable health hazards due to work environment and to arrive at an index value representing the overall health of workers in Jute Mills. The final report which *inter-alia* suggested extending Provident Fund and maternity benefits for female workers, was forwarded by NJB to Indian Jute Mills Association (IJMA) for dissemination among the Jute Mills and taking necessary action. The Ministry, after the perusal of Annual Reports of some jute mills and following up with IJMA, have merely stated that permanent workers are provided with Provident Fund and ESIC benefits as also maternity benefits by the jute mills. From the information made available, the Committee cannot help noting that the approach of the Ministry has been lukewarm in taking positive action on the findings and observations of the study which is of importance from the view point of health of the jute workers. The Committee desire that the Ministry of Textiles, being the nodal agency for safeguarding the

**overall interest of jute workers, should make concerted efforts and ensure that all jute mills implement the recommendations on social security measures so as to improve overall health condition of jute workers irrespective of the nature of their employment viz. permanent or temporary. This would be in tune with the provisions of the Code on Social Security, 2020 and The Occupational, Safety, Health and Working Conditions Code, 2020.**

**New Delhi;  
3 August, 2023  
12 Sravana, 1945 (Saka)**

**BHARTRUHARI MAHTAB  
CHAIRPERSON,  
STANDING COMMITTEE ON LABOUR,  
TEXTILES AND SKILL DEVELOPMENT**



**STANDING COMMITTEE ON LABOUR, TEXTILES AND  
SKILL DEVELOPMENT (2022-23)**

**Minutes of the Second Sitting of the Committee**

The Committee sat on Tuesday, the 18<sup>th</sup> October, 2022 from 1100 hrs. to 1315 hrs. in Committee Room No. 3, Parliament House Annexe Extension Building, New Delhi.

**PRESENT**

**Shri Bhartruhari Mahtab - Chairperson**

**MEMBERS**

**LOK SABHA**

2. Shri Subhash Chandra Baheria
3. Shri Pallab Lochan Das
4. Shri Satish Kumar Gautam
5. Dr. Umesh G. Jadhav
6. Shri Dharmendra Kumar Kashyap
7. Adv. Dean Kuriakose
8. Shri Naba (Hira) Kumar Sarania
9. Shri Bhola Singh
10. Shri Ganesh Singh
11. Shri Nayab Singh
12. Shri Giridhari Yadav

**RAJYA SABHA**

13. Shri Naresh Bansal
14. Shri Neeraj Dangi
15. Shri R. Dharmar
16. Prof. Manoj Kumar Jha
17. Shri Elamaram Kareem
18. Ms. Dola Sen
19. Shri M. Shanmugam
20. Shri Vijay Pal Singh Tomar

## **SECRETARIAT**

- |    |                         |   |                      |
|----|-------------------------|---|----------------------|
| 1. | Shri T.G. Chandrasekhar | - | Additional Secretary |
| 2. | Shri D.R. Mohanty       | - | Director             |
| 3. | Shri Sanjay Sethi       | - | Additional Director  |
| 4. | Shri K.G. Sidhartha     | - | Deputy Secretary     |

### Witnesses

#### REPRESENTATIVES OF THE MINISTRY OF TEXTILES

Sl. No.	Name	Designation
1.	Shri Upendra Prasad Singh	Secretary
2.	Ms. Prajakta L. Verma	Joint Secretary
3.	Shri Rajeev Saxena	Joint Secretary
4.	Ms. Shubhra	Trade Advisor
5.	Shri Sanjay Rastogi	DC (Handlooms)
6.	Shri Shantmanu	DC (Handicrafts)
7.	Shri M. C. Chakraborty	Jute Commissioner

2. At the outset, the Chairperson welcomed the Members of the Committee and the representatives of the Ministry of Textiles to the sitting of the Committee convened to have a briefing by the representatives of the Ministry of Textiles on the Subject 'Welfare Schemes for Textile Workers – An Appraisal'. Drawing the attention of the representatives to Direction 58 of the 'Directions by the Speaker' regarding confidentiality of the proceedings of the Committee, the Chairperson asked the Secretary, Ministry of Textiles to apprise the Committee on various welfare schemes run by the Ministry for the

workers of different divisions of the Textile Industry in the country; benefits provided to them; number of beneficiaries covered under each of the Scheme; challenges faced while implementing and initiatives taken to overcome them; awareness campaigns organized; efficacy of the existing Schemes to ensure adequate social security of the workers and further initiatives required to be taken for their welfare, etc.

3. Thereafter, the Secretary, Ministry of Textiles, sought permission for a Power Point Presentation on the Schemes run by the Ministry in Powerloom, Handloom, Handicrafts and Jute Sectors. Thereafter, the Trade Advisor, DC (Handicrafts) and DC (Handlooms) made Power Point Presentations on the various Welfare Schemes for Powerloom workers, Handicraft workers/artisans, Handloom weavers and Jute Sector Workers highlighting achievements and challenges faced in these Sectors; benefits under National Handicraft Development Programme (NHDP) and National Handloom Development Programme (NHDP); eligibility and benefits under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Converged Modified Aam Admi Bima Yojana (CAABY) for handicraft artisans and handloom weavers; issue of PAHCHAN ID cards to handicraft artisans, conduct of awareness camps/chaupals/shivirs; need based financial assistance to awardee handloom workers; working

capital support under concessional credit/weaver Mudra loan; scholarship for children of handloom workers/Jute Mills/MSME unit workers, etc.

4. The Members then raised certain specific queries on various issues, which *inter-alia* included number of handicraft artisans yet to be issued PAHCHAN ID card and steps taken for extension of welfare schemes to such artisans; reasons for decrease in number of loans sanctioned by participating banks under the MUDRA Yojana for weavers and measures taken to address the challenges faced; welfare schemes for the benefit of women textile workers; number of children benefitted under scholarship Schemes for handloom weavers and Jute workers; need to increase share of Ministry of Textiles under PMJJBY and the reasons for discontinuation of premium from Social Security Fund; nodal agency for monitoring Mudra loans; steps taken for skill development of weavers; details of establishment of Social Security Boards in other States in line with Tamil Nadu, etc. The representatives of the Ministry responded to the queries raised by the Members.

5. As some points required detailed and statistical data, the Chairperson asked the Secretary, Ministry of Textiles to furnish written replies thereon within two weeks. He assured to comply. The Committee then decided to change the nomenclature of the Subject to 'Welfare

Schemes and Social Security Measures for Textile Workers in Organised and Unorganised Sectors’.

6. The Chairperson thanked the representatives for appearing before the Committee and responding to the queries of the Members.

(The witnesses then withdrew)

[A copy of the verbatim proceedings was kept on record]

**The Committee then adjourned.**

**STANDING COMMITTEE ON LABOUR, TEXTILES AND  
SKILL DEVELOPMENT (2022-23)**

**Minutes of the Eighteenth Sitting of the Committee**

The Committee sat on Wednesday, the 26<sup>th</sup> April, 2023 from 1100 hrs. to 1230 hrs. in Committee Room 'D', PHA, New Delhi.

**PRESENT**

**Shri Bhartruhari Mahtab - Chairperson**

**MEMBERS**

**LOK SABHA**

2. Shri Subhash Chandra Baheria
3. Shri Kunwar Pushpendra Singh Chandel
4. Shri Dharmendra Kumar Kashyap
5. Adv. Dean Kuriakose
6. Shri Naba (Hira) Kumar Sarania
7. Shri Bhola Singh

**RAJYA SABHA**

8. Prof. Manoj Kumar Jha
9. Shri Elamaram Kareem
10. Ms. Dola Sen

**SECRETARIAT**

- |    |                         |   |                      |
|----|-------------------------|---|----------------------|
| 1. | Shri T.G. Chandrasekhar | - | Additional Secretary |
| 2. | Dr. Vatsala Joshi       | - | Director             |
| 3. | Shri Sanjay Sethi       | - | Additional Director  |
| 4. | Shri K. G. Sidhartha    | - | Deputy Secretary     |

## Witnesses

### REPRESENTATIVES OF THE MINISTRY OF TEXTILES

Sl. No.	Name	Designation
1.	Ms. Rachna Shah	Secretary
2.	Shri Rohit Kansal	Additional Secretary (Director General, NIFT)
3.	Shri Ajay Gupta	Joint Secretary
4.	Shri Rajiv Saxena	Joint Secretary
5.	Ms. Shubra	Trade Advisor
6.	Ms. Roop Rashi	Textile Commissioner

2. At the outset, the Chairperson welcomed the Members of the Committee and the representatives of the Ministry of Textiles to the sitting of the Committee convened to take their further oral evidence on the Subject “Welfare Schemes and Social Security Measures for Textile Workers in Organised and Unorganised Sectors”. Drawing the attention of the witnesses to Direction 58 of the 'Directions by the Speaker' regarding confidentiality of the proceedings of the Committee, the Chairperson asked them to update the Committee about implementation of various welfare schemes across the country for the benefit of textile workers/ weavers/ artisans in Powerloom, Handicraft, Handloom & Jute Sectors; specific benefits provided to the workers under these Schemes; number of beneficiaries covered under each Scheme; challenges faced while implementing the Schemes/Programmes, initiatives taken to overcome them; awareness campaigns organized to popularize the various welfare schemes run by the Ministry, efforts made to ensure that all Textile Workers both from Organised & Unorganised Sectors get the optimum benefit after implementation of Social Security Code, 2020; and status of setting up of PM-MITRA Parks, etc.

3. The Secretary, Ministry of Textiles briefed the Committee about the existence of 105 million workers directly and indirectly engaged in Textile Sector, welfare and social security related measures being extended and priority of the Ministry to empower them through skilling. Thereafter, Trade Advisor made a Power Point Presentation *inter-alia* highlighting various welfare measures in place for the benefit of textile workers/weavers/ artisans through various Schemes implemented by the Ministry *viz.* PM Mega Integrated Textile Regions and Apparel Scheme (PM-MITRA), Production Linked Incentive (PLI) Scheme for Textiles Sector; Scheme for Capacity Building in Textile Sector (SAMARTH); Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY); working capital support at concessional credit, etc.

4. The Members then raised various queries which *inter-alia* included need to formulate social welfare/pension schemes exclusively for textile workers engaged in unorganized sector; measures taken to ensure that all the textile workers, both from organized as well as unorganized sectors get the optimum benefits after implementation of Social Security Code, 2020; number of handloom weavers and handicrafts artisans benefited under PMJJBY and PMSBY; premium paid by State Governments under PMJJBY; reasons for disparity in grant of MUDRA loans to handloom weavers and handicraft artisans; outcome of the evaluation study conducted during 2019-20 to assess the efficacy of MUDRA loans to weavers/artisans and steps taken on the recommendations of the Report; reasons for not providing financial assistance to handicraft organizations; process of renewal of pension to awardee



weavers/artisans; number of artisans and weavers issued Pahchan Cards; timeline fixed to complete and operationalize PM-MITRA Parks in 7 identified States; efforts being made to revive and promote dying crafts; efforts being made to enhance the socio-economic status of the artisans/weavers at the grass root level to bridge the gap between them and the traders, etc. The representatives of the Ministry responded to some of the queries raised by the Members.

5. As some points required detailed and statistical data, the Chairperson asked the representatives to furnish written replies thereon within two weeks. They assured to comply.

6. The Chairperson thanked the representatives of the Ministry of Textiles for appearing before the Committee and responding to the queries of the Members.

(The witness then withdrew)

[A copy of the verbatim record of proceedings was kept on record]

7. The Committee decided to have their next sitting on 4<sup>th</sup> May, 2023.

**The Committee then adjourned.**