BRIEF ON HANDLOOM SECTOR

The Office of Development Commissioner of Handlooms, Ministry of Textiles is implementing the following schemes:

(1) National Handloom Development Programme (NHDP)

Main components:

- (i) Small Cluster Development Programme
- (ii) Handloom Marketing assistance
- (iii) Special Infrastructure projects
- (iv) Mega Cluster Development Programme
- (v) Concessional Credit/Weavers' MUDRA Loan
- (vi) Handloom Weavers' welfare
- (vii) Miscellaneous components

(2) Raw Material Supply Scheme (RMSS)

HANDLOOM CENSUS 2019-20

The number of handloom weavers, allied workers and handlooms are as follows:

S.	Parameters	4 th Handloom Census
No.		(2019-20)
1	Number of looms	28.20 lakh
		25.30 lakh in rural areas
		2.90 lakh in urban areas
2	Number of Households	31.44 Lakhs
3	Number of Non-Households	5,457
4	Total number of Handloom Workers	35.22 Lakhs
	Male – 9,75,733	
	Female – 25,46, 285	
	Transgender – 494	
a)	Total number of weavers	26.74 Lakhs
b)	Total number of allied workers {those who are involved in pre-	8.48 Lakhs
	loom (winding, warping, dyeing etc.) and post-loom activities	
	(finishing, calendaring etc.)}	
5.	Number of SC workers	4,84,144
	Number of ST workers	6,28,768
	Number of OBC workers	12,67,308
	Number of other workers	11,42,292
6.	Average number of working days in a year by a handloom worker	207

DETAILS OF SCHEMES:

(1) NATIONAL HANDLOOM DEVELOPMENT PROGRAMME (NHDP):

(i) SMALL CLUSTER DEVELOPMENT PROGRAMME:

Under Small Cluster Development Programme, need based financial assistance upto Rs. 2 crore per cluster is provided depending on the requirement of the cluster. Duration for implementation of the project is 3 years. Proposals are recommended by the State Government.

Impact of scheme by evaluation Study

During 2019-20, impact evaluation of 381 handloom clusters was conducted by independent third parties i.e. M/s. Price Waterhouse Cooper (PWC) Ltd., and M/s. Targus Technology Pvt. Ltd. As per evaluation report, the scheme has had positive impact on performance of the handloom sector and has played a major role in improving average earnings of handloom weavers from Rs.255/- to Rs.313/- per day and average increase in the number of working days in a year from 251 to 268.

Components & Funding pattern

- (i) Interventions like Baseline Survey, Diagnostic Study, Formation of Consortium, Awareness Programmes, Product Development, Exposure visits, participation in exhibitions/BSMs/publicity, Documentation of cluster activities, service charges to designated agency, Project Management Cost, Engagement of Textiles Designer, wage compensation to the trainees for skill up-gradation, incentive to IA etc. are fully funded by GoI, excluding land cost.
- (ii) Other Interventions benefitting individual weavers directly, like Hathkargha Samvardhan Sahayata, lighting units etc. are funded in the ratio of 90:10 by GoI: Beneficiary
- (iii) Individual Worksheds for BPL/SC/ST/Women/differently-abled are funded 100% by GoI. For others Individual worksheds are funded in the ratio 75:25 by the GoI: Beneficiary
- (iv) Common Workshed is funded in the ratio 90:10 by the GoI: Beneficiary
- (v) Solar Lighting System for Common Workshed is funded in the ratio 90:10 by the GoI: Beneficiary.

Implementing agencies

- i. Central/State Government Organizations
- ii. National/State Level Handloom Organizations
- iii. Apex/Primary Handloom Weavers' Co-operative Societies.
- iv. Self Help Groups
- v. Producers' Companies

Terms of payment:

Funds are released in two equal installments:

- a) 50% of GoI share in1st instalment as advance.
- b) 2nd instalment is released on receipt of UC of atleast 70% of release of 1st instalment.

 $State/UT\text{-wise assistance provided for handloom clusters, weavers benefitted under skill upgradation, HSS Items, Lighting Units, and Workshed across the country from 2015-16 to 2023-24 (till <math>31^{st}$ December 2023)

S. No.	State/UTs	No. of clusters provided financially assisted	Financially assistance Sanctioned/ Released (Rs.in lakh)	No. of weavers undergone Skill upgradation	No. of weavers provided upgraded looms & accessories	No. of weavers benefitted under individual workshed	No. of weavers provided lighting units
1	2	3	4	5	6	7	8
1	Andhra Pradesh	84	7072.14	11600	9288	1041	839
2	Arunachal Pradesh	21	1196.23	976	592	132	191
3	Assam	79	6043.96	17060	7930	489	0
4	Bihar	30	1861.61	2151	370	186	569
5	Chhatisgarh	12	729.77	2383	939	0	45
6	Gujarat	7	217.94	1011	394	0	0
7	Himachal Pradesh	18	634.40	1356	498	95	58
8	Jammu & Kashmir (including Ladakh)	16	937.03	1869	466	135	564
9	Jharkhand	30	1431.32	1693	1371	344	719
10	Karnataka	9	1032.04	1496	2267	176	752
11	Kerala	16	1214.71	2363	3837	381	660
12	Madhya Pradesh	12	538.94	1415	379	0	0
13	Maharashtra	10	431.73	1821	517	87	84
14	Manipur	36	3739.41	4426	2647	132	160
15	Meghalaya	6	440.98	1108	240	0	245
16	Mizoram	26	1852.74	1724	1409	145	191
17	Nagaland	14	714.49	926	694	24	1
18	Odisha	34	2178.92	5147	6488	109	1021
19	Rajasthan	3	63.04	545	78	7	10
20	Sikkim	2	86.74	0	20	7	7
21	Tamil Nadu	76	4370.41	6031	17515	921	719
22	Telangana	35	1601.01	2409	814	63	22
23	Tripura	16	580.35	1341	299	0	0
24	Uttar Pradesh	76	3085.64	6782	3540	264	145
25	Uttrakhand	3	161.69	385	30	5	0
26	West Bengal	33	1754.32	1346	5038	224	488
	Total	704	43971.55	79364	67660	4967	7490

(ii) HANDLOOM MARKETING ASSISTANCE (HMA):

Objectives:

- Develop and promote marketing channels in domestic and export markets and bring about linkage between the two in a holistic and integrated manner.
- Provide marketing opportunities to handloom workers with special focus on talented and uncovered weavers.

(a) Details of Domestic marketing events

Year	Domestic Marketing Events		
	No. of events	Funds released (Rs. In lakh)	
2014-15 to 2019-20	1,513	14,485.23	
2020-21	84	1,862.12	
2021-22	211	3,242.44	
2022-23	210	2,864.62	
2023-24 (as on 31.12.2023)	153	2,509.06	
Total	2,171	24963.47	

(b) Handloom Export Promotion

Objectives:

- Market penetration through organisation/participation in international fairs/exhibitions, big ticket events, BSM, RBSM etc., for export promotion of handloom products. Publicity and brand development through IHB, HLM and other measures.
- To assist in establishing international marketing linkages to suitable Apex/Primary handloom cooperative societies, corporations, producers' companies, handloom awardees, exporters, other talented weavers etc. who are producing exclusive exportable handloom products.

For export of handloom products, Handloom Export Promotion Council (HEPC), National Handloom Development Corporation Ltd. (NHDC) & Export Promotion Council for Handicrafts (EPCH) participate in various international fairs with the member handloom exporters through O/o DC(HL) to sell their handloom products in the international markets.

Year		Internation	Year-wise export of Handloom Products		
	Number of events participated	Spot orders book (Rs. In crore)	Business Enquiries generated (Rs. In crore)	Number of Participants	Achievement in Million US
2014-15 to 2019-20	100	331.00	913.00	2,483	2,097.98
2020-21	12	3.00	16.00	375	222.65
2021-22	14	3.12	28.06	317	266.88
2022-23	20	91.71	290.22	470	180.47
2023-24	10	22.01	115.60	300	88.04 (Oct. 2023)
Total	156	450.84	1,362.88	3,945	2,856.02

(c) Urban Haats

The scheme for setting up of urban haats at prime locations in the country was introduced in 1997-98 to enable the participating weavers/ craft persons to sell handlooms/handicrafts products directly to the customers, and encourage and facilitate authentic Indian weaves and crafts of various regions in the country by rotation. Financial assistance up to Rs. 8.00 crore is provided for setting up of Urban Haats (GoI DC(HL)/DC(HC) -80: IA 20). So far, 37 Urban Haats have been taken up throughout the country.

(d) Marketing Incentive (MI)

- Given to handloom agencies for preparing conditions conducive to marketing of handloom products.
- The handloom agency is to use this amount towards activities that would attract the consumers in order to gear up overall sales of handloom goods.
- The concept envisions handloom agencies to be able to adjust their prices towards increasing cost competitiveness of the products, improve designs and invest in infrastructure so as to improve the production and productivity.
- These incentives are calculated @ 10% on average sales of handloom products of the last 3 years which are equally shared between State Govt. and Central Govt., except in the case of National Level Handloom Organizations/Societies, where the entire assistance is borne by the Government of India.
- (e) 'Handloom Mark' scheme- 'Handloom Mark' scheme was launched in the year 2006 to provide a collective identity to the handloom products and can be used not only for popularizing the handwoven products but can also serve as a guarantee for the buyer that the product purchased is genuinely hand woven. It also provides distinctive name in identifying the product or the manufacturer. So far, 24,132 registrations have been issued.
- **(f) "India Handloom" Brand-** During the celebration of 7th August 2015 as National Handloom Day, 'India Handloom' Brand was launched for branding of high-quality handloom products to promote production of niche handloom products with high quality with zero defect and zero effect on environment. Since the launch of "India Handloom" Brand, 1,952 registrations have been issued under 184 product categories.

(g) Geographical Indications of Goods (Registration & Protection) Act 1999-

Geographical Indications of Goods is an indication or appellation of origin. It is used to identify agricultural natural or manufactured goods originating in a definite territory. Goods originating should have a special quality or characteristics or reputation based upon the climatic or production characteristics unique to the geographical location.

Financial assistance:

- Rs. 1.50 lakh for meeting the expenses in registering the designs/products.
- Rs.1.50 lakh to impart training to personnel of IA and for effective enforcement of G.I. registration.
- Financial assistance is also provided for organizing seminars, workshops etc., on merit of the proposal.

So far, a total no. of 74 handloom products and 06 product logos are registered under GI Act.

(h) National Handloom Day

To generate awareness about Handloom industry and its contribution to the socio–economic development of the country & increase income of weavers, 7th August was notified as National Handlooms Day vide Notification No. 2(14)/2015/DCH/P&E dated 29thJuly 2015 in the Gazette of India. Starting from the year 2015, National Handloom Day is celebrated every year on 7th of August. So far, 09 National Handloom Days have been organized at Chennai, Varanasi, Guwahati, Jaipur, Bhubaneswar and New Delhi (4) (one on virtual platform in 2020).

(i) Handloom awards: -

Ministry of Textiles has been conferring Sant Kabir Award, National Award and National Merit Certificates to the handloom weavers for their Excellence in the field of handloom sector:

	Award	Category	Total no. of awards			
S.			General	Exclusively	Total	Grand
No				for women		Total
	Sant Kabir	Weaving				
1	Award (SKA)		10	02	12	12
	National	Weaving	20	04	24	
2	Award (NA)	Design Development for promotion of	02		02	
		handloom products	03	-	03	32
		Marketing of handloom products	05	-	05	
	National	Weavers	20	04	24	
3	Merit	Design Development for promotion of	06		06	
	Certificate	handloom products	00	-	06	40
	(NMC)	Marketing of handloom products	10	-	10	
	Total		74	10	84	84

Note: In pursuant to the directive of Ministry of Home Affairs, this office has rationalized and transformed handloom award. Now, total handloom award to confer the weavers are 25 (Sant Kabir - 06 & National Award - 19 in different sub-categories). The award guidelines is in the process for getting final approval of Competent Authority.

The details of the awards conferred in the last years are as follows:

- i. For the year 2012, 2013 & 2014, awards were conferred on the occasion of celebration of 1st National Handloom Day on 7th August 2015 by the Hon'ble Prime Minister at Chennai.
- ii. For the year 2015, awards were conferred on the occasion of celebration of 2ndNational Handloom Day on 7th August 2016 by the Hon'ble Minister for Textiles at Varanasi.
- iii. For the year 2016, awards were conferred on the occasion of celebration of 4th National Handloom Day on 7th August 2018 at Jaipur.
- iv. For the year 2017, 2018 & 2019, awards were conferred on the occasion of celebration of 8th National Handloom Day on 7th August 2022 at Delhi.

(iii) SPECIAL INFRASTRUCUTURE PROJECTS

(Introduced during 2021-22) Projects can be taken up in following areas:

- a. Designs oriented Projects
- b. Marketing Projects
- c. Capacity building of weavers, PCs, SHGs, Stakeholders
- d. Technology upgradation
- e. Common infrastructure Projects
- f. IIHT-related Projects

Status of projects taken up:

S. N.	Project	Implementing Agency	Status (as on 31 st January 2024)
1.	Setting up of Craft Handloom Village at Sharan (Distt. Kullu) Himachal Pradesh Project Cost – Rs. 139.43 lakh GoI share – Rs.118.63 Lakh	Office of Deputy Commissioner of Kullu, Himachal Pradesh	Rs.106.77 Lakh has been released vide Sanction Orders dated: 16.03.2020, 30.06.2020 & 08.06.2022
2.	Setting up of Craft Handloom Village at Kanihama (Distt. Budgam) Srinagar. Project Cost – Rs.329.44 lakh GoI share – Rs.258.94 Lakh	District Development Commissioner of Budgam, Srinagar	Rs.233.05 Lakh has been released vide Sanction Orders dated: 10.09.2020 & 27.05.2022
3.	Setting up of Craft Handloom Village at Mohpara (Distt. Golaghat) Assam Project Cost – Rs. 161.39 lakh GoI share – Rs.140.39 Lakh,	Office of the SDO (Civil) Bokaghat Subdivision.	Rs. 161.39 Lakh has been released vide Sanction Orders dated: 15.10.2020 & 14.07.2022
4.	Setting up of Craft Handloom Village at Rampur, Bodh Gaya (Distt. Gaya) Bihar Project Cost – Rs.150.13 lakh GoI share – Rs.137.13 Lakh,	M/s Nagar Parishad Bodhgaya, Bihar	Rs.123.42 Lakh has been released vide Sanction Orders dated: 02.12.2020 & 31.05.2022.
5.	Setting up of Craft Handloom Village at Kovalam (Distt. Thiruvananthapuram), Kerala Project Cost – Rs. 122.32 lakh GoI share – Rs.45.32 Lakh,	M/s Uralungal Labour Cooperative Society (ULCS), Kozhikode	Rs.40.79 Lakh has been released vide Sanction Orders dated: 24.02.2021 & 03.06.2022.

		T	
6.	Setting up of Craft Handloom	Directorate of Handloom	Rs.388.50 lakh released vide
	Village at Moirang, Manipur	& Textiles, Govt. of	Sanction order dated
	Project Cost – Rs. 402.00 lakh	Manipur	12.04.2022 & 10.10.2023.
	GoI share – 100%		
7.	Setting up of Craft Handloom	Madhya Pradesh Tourism	Rs.195.10 lakh released as 1st
	Village at Pranpur (Distt. Ashok	Board, Bhopal	installment vide Sanction
	Nagar), Madhya Pradesh	_	order dated 12.04.2022.
	Project Cost – Rs. 745.40 lakh		
	GoI share – Rs. 402.215 lakh		
8.	Setting up of Craft Handloom	Goa Handicrafts, Rural and	Project Approval &
	Village at Kunbi, Goa	Small-Scale Industries	Monitoring Committee under
	Project Cost – Rs. 1738.69 lakh	Development Corporation	chairpersonship of Secretary
	GoI share – Rs.1000.00 Lakh	(GHRSSIDC), Department	(Textiles) has approved the
		of Handicrafts, Textiles &	project.
		Coir, Govt. of Goa	
9.	Restructuring & Branding of	National Institute of	Rs. 115.785 lakh released as
	IIHT in Collaboration with NIFT.	Fashion Technology	1 st installment vide Sanction
	Project Cost – Rs. 231.57 lakh	(NIFT), New Delhi	order dated 15.03.2022.
	GoI share – 100%, Duration – 15		
	months		

(iv) MEGA CLUSTER DEVELOPMENT PROGRAMME

Mega Handloom Clusters in various parts of the country can be taken up for their holistic development, drawing comprehensive development plans. Each Mega Handloom Cluster should cover at least 10,000 handlooms with GoI contribution upto Rs.30.00 crore per mega cluster. Nature and level of assistance to each Mega Cluster is need based.

Implementing Agencies

- i. National /State Level Handloom Organizations
- ii. State Director of Handloom concerned
- iii. Commissioner/Director of sericulture of concerned State
- iv. Central Government Organizations (WSCs/IIHTs)
- v. State Handloom Development Corporations
- vi. State Handloom Apex Co-operative Societies
- vii. Any other appropriate legal entity working for handlooms recommended by the State Govt.and approved by the DC (HL).

In case the project is to be implemented by the WSCs/IIHTs, the entire funding of the project, including land cost is borne by the GoI.

Duration of the Project: 5 years

Funding Pattern:

General States – GoI: State Govt./IA - 80:20

NER States, Himachal Pradesh, Uttarakhand, — GoI: State Govt./IA - 90:10 UTs of Jammu, Kashmir and Ladakh,

Land cost is borne by the State Govt./Implementing Agency and is not part of the project cost. So far, nine Mega Handloom Clusters have been taken up.

Status of Mega Handloom Clusters upto 31st December 2023

Varanasi	Name of Mega	Total	(Rs. In cro	ore)	Projects Status		
Varanasi (Uttar Pradesh)	Cluster						Small Clusters assisted
CFCs, Retail Outlet		60.07	52.59	50.00		-	10
Camil Nadu Souvenir Shop, 5 Dye houses Complexes	_	31.01	26.72	24.00		-	5
Reeling Unit, Spun Silk Unit, Printing Unit, CFC		56.60	48.01	44.33	Souvenir Shop, 5 Dye	_	16
Guntur districts (A.P) Godda & 42.62 38.20 24.01 - 5 (Design Studios, Value addition Centre, Marketing Complex, 2 Printing Units) - construction completed Bhagalpur (Bihar) Trichy (Tamil Nadu) Imphal East District (Manipur) District (Manipur) District (Manipur) 5 (Design Studios, Value addition Centre, Marketing Complex, 2 Printing Units) - construction completed - Value addition Centre, Marketing Complex, 2 Printing Units) - construction completed - Value addition Centre, Marketing Complex, 2 Printing Units) - construction completed - Value addition Centre, Marketing Complex, 2 Printing Units) - construction completed - Value addition Centre, Marketing Complex, 2 Printing Units) - construction completed - Value addition Centre, Marketing Complex, 2 Printing Units) - construction completed - Value addition Centre, Marketing Complex, 2 Printing Units) - construction completed - Value addition Centre, Marketing Complex, 2 Printing Units) - construction completed - Value addition Centre, Marketing Complex, 2 Printing Units) - construction completed - Value addition Centre, Marketing Complex, 2 Printing Units) - construction completed - Value addition Centre, Marketing Complex, 2 Printing Units) - construction completed - Value addition Centre, Marketing Complex, 2 Printing Units) - construction completed - Value addition Centre, Marketing Complex, 2 Printing Units) - construction construction completed - Value addition Centre, Marketing Complex, 2 Printing Units) - construction constr		36.86	30.97	28.03	Reeling Unit, Spun Silk	-	20
neighbouring districts (Jharkhand) Bhagalpur (Bihar) Complex, 2 Printing Units) - construction completed Completed Complex, 2 Printing Units) - construction completed Completed 1 (Dye House) - Jayankondam Imphal East District (Manipur) District (Manipur)	Guntur districts	36.38	35.55	33.19	-	-	31
(Bihar) Trichy 23.18 21.38 19.69 2 (Souvenir Shop, Dye House) — Jayankondam Imphal East District (Manipur) Studio) 19.69 2 (Souvenir Shop, Dye Jayankondam 2 installment released in Dec. 2023. Under	neighbouring districts	42.62	38.20	24.01	-	Value addition Centre, Marketing Complex, 2 Printing Units) - construction	30
(Tamil Nadu) House) Jayankondam Imphal East 21.82 19.92 19.92 2nd installment released in Dec. (Manipur) 2023. Under	~ ^	6.34	6.03	5.28		-	10
District (Manipur) released in Dec. 2023. Under	_	23.18	21.38	19.69	_ · ·		22
Total 314.88 279.37 248.45 24 8	District (Manipur)				24	released in Dec. 2023. Under implementation	144

(v) CONCESSIONAL CREDIT/WEAVERS' MUDRA LOAN:

Eligible beneficiaries to avail Loan

- i. Individual Handloom Weavers/Weaver Entrepreneurs
- ii. Self Help Groups
- iii. Joint Liability Groups
- iv. Handloom organizations, including Primary Handloom Weavers' Co-operative Societies, Apex Handloom Weavers' Co-operative Societies, State Handloom Corporations and
- v. Special Purpose Vehicle (SPV)/consortia promoted by handloom weavers in Mega Cluster/Handloom Parks etc.
- vi. Handloom Producer Companies

Components

Margin Money Assistance

- i. Individual Handloom Weaver/Weaver Entrepreneur Margin Money assistance @20% of loan amount, subject to maximum of Rs.25,000/-.
- ii. Handloom organization Margin money assistance @20% of loan amount, subject to maximum of Rs.20.00 lakh (margin money @Rs.2.00 lakh for every 100 weaver/worker). Additional margin money requirement, if any as per banking norms is borne by the beneficiary.
- iii. Margin money assistance to Primary Handloom Weavers' Co-operative Societies/Apex Handloom Weavers' Co-operative Societies/State Handloom Corporations is provided on the recommendation of State Director of Handlooms

Interest Subvention

Subsidized loans at concessional interest rate of 6% for a period of three years are available to eligible handlooms organizations only. However, this is subject to interest subvention cap only upto 7% by the GoI. Interest subvention as applicable is provided maximum for 3 years.

Credit Guarantee

The loans extended to handloom organizations only guaranteed by the National Credit Guarantee Trustee Company (NCGTC)/Credit Guarantee Fund Trust for Micro & Small Enterprises (CGTMSE), as per decision of the Bank/Financial Institution concerned. Guarantee cover is effective from the date of disbursement of loan for 3 years.

Status of loans sanctioned and funds released under Concessional Credit/Weavers MUDRA scheme:

Year	No. of beneficiaries	GoI contribution released to NABARD/PNB (Rs. In crore)
2014-15 to 2019-20	2,56,528	63.02
2020-21	8,456	10.00
2021-22	9,526	15.00
2022-23	7,789	8.00
2023-24 (as on 31.12.2023)	4,920	15.00
Total	2,87,219	111.02

A centralized online system to credit the margin money directly to the loan account of weavers and interest subvention to concerned Bank branch named 'Handloom Weaver MUDRA Portal' has been developed in association with Punjab National Bank for online claim and disbursement of margin money, interest subsidy and credit guarantee fee. The portal became operational w.e.f. 1.4.2017 for all participating banks. Participating banks claim the financial assistance in terms of margin money; interest subvention and credit guarantee fee payable to the beneficiary weavers concerned, through the said portal.

(vi) HANDLOOM WEAVERS' WELFARE

Handloom Weavers' Welfare, a component of NHDP is being implemented for providing Social Security to handloom weavers, need based financial assistance to awardee weavers and scholarship to handloom weavers' children across the country. Details of the scheme are as under:

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY):

The PMJJBY is an insurance scheme offering life insurance cover for death due to any reason. It would be a one-year cover, renewable on year-to-year basis. All handloom weavers/workers are eligible in the age group of 18-50 years. The annual premium share is as under:

GoI share	Rs.198/-
State Govt./Beneficiary's share	Rs.238/-
Total Premium	Rs.436/-

Pradhan Mantri Suraksha Bima Yojana (PMSBY):

The PMSBY is an insurance scheme offering accidental insurance cover for death or disability. It is a one-year cover, renewable on year-to-year basis. All handloom weavers/workers are eligible in the age group of 18-70 years. Entire annual premium of Rs. 20 is borne by Government of India.

Converged Mahatma Gandhi Bunkar Bima Yojana (MGBBY):

The Converged MGBBY is an insurance scheme offering life and accidental insurance coverage on death or disability for a closed group of handloom weavers/workers in the age group of 51-59 years, who were already enrolled under the MGBBY on 31.05.2017. The annual premium share is as under:

GoI share	Rs.290/-
State Govt./Beneficiary's share	Rs.180/-
Total Premium	Rs.470/-

Details of Benefits:

Insurance Coverage	Schemes				
	PMJJBY	PMSBY	Con. MGBBY		
Natural Death	Rs.2,00,000	-	Rs.60,000		
Accidental Death	Rs.2,00,000	Rs.2,00,000	Rs.1,50,000		
Permanent Disability	-	Rs.2,00,000	Rs.1,50,000		
Partial Disability	-	Rs.1,00,000	Rs.75,000		

Enrolment Figures:

Policy year (1 st June to 30 th May)	Enrolment of handloom workers		
	PMJJBY/PMSBY	Converged MGBBY	
2017-18 to 2019-20	3,47,349	1,33,049	
*2020-21	-	-	
2021-22	1,11,957	-	
2022-23	69,909	-	
2023-24 (as on 31.12.2023)	49,278	-	

^{*} 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. Hence, there was no enrolment during 2020-21.

Support in indigent circumstances to awardee weavers/workers:

Financial support of Rs.8,000/- per month per awardee (Padma/Sant Kabir/National/State) handloom weavers/workers' above 60 years of age, in indigent circumstances having annual income below Rs.1.00 lakh, to be certified by Competent Authority of State Govt. concerned. This initiative has been introduced in NHDP guidelines from Oct, 2021. As on 31.12.2023, 177 applications of awardee handloom weavers/workers have been sanctioned across the country.

Scholarship:

Financial Support as scholarship maximum upto Rs.2.00 lakh per annum per child including Rs.5,000/per month as stipend is available to handloom weavers/workers' children (upto 2 children) for study in 3/4 years Diploma/Under Graduate/Post Graduate courses of Central/State Govt. recognized, Central/State Govt. funded Textiles Institutions. This initiative has been introduced in NHDP guidelines from Oct, 2021. As on 31.12.2023, 64 applications of handloom weavers/ workers' children have been sanctioned across the country.

Handloom Helpline Centre:

The helpline aims to provide single point of contact to weavers seeking solutions for their technical issues/schematic clarification. "Handloom Helpline Centre" has been set where professional queries of weavers are answered by the experts. The helpline no. 0120-6916700 (PRI number) and 18002089988 (Toll free number) function from 10.00 a.m. to 6.00 p.m. and provide information in 7 languages viz. Hindi, English and 5 regional languages (Telugu, Tamil, Kannada, Bengali & Assamese). As on 31.12.2023, 39,628 calls/grievances have been received in the helpline and all calls/grievances have been resolved.

(2) RAW MATERIAL SUPPLY SCHEME (RMSS):

Components of RMSS:

Transport Subsidy Component: Freight reimbursement for transportation of yarn (All types)

Price Subsidy Component: 15% Price Subsidy on Yarn (through DBT to linked bank account) with quantitative restrictions.

15% price subsidy is available on cotton hank yarn, domestic silk, woollen and linen yarn and blended yarn of natural fibres with quantity restrictions.

Eligible Beneficiaries:

- I. Individual weavers.
- II. Agencies in which weavers are members i.e. Self Help Groups (SHGs), Joint Liability Groups (JLGs) and Cooperative Societies.
- III. Handloom Producer Company.
- IV. Weavers Entrepreneurs: Entrepreneur, who is involved in actual weaving activity along with marketing and other activities & owns Handlooms in his/her premises, will be eligible weaver entrepreneur. Number of Handlooms owned and functional in the premises of weaver entrepreneur will be counted for the raw material subsidy component purpose.

Implementing Agencies:

- I. National Handloom Development Corporation (NHDC).
- II. State Governments through Commissioner/Director of Handlooms & Textiles.
- III. State Handloom Corporations and Apex Societies under direct control supervision of the State Governments.

The rates for freight reimbursement, depot operating expenses and service charge of NHDC are as under:

Area	Freight			Depot	Service
	Other than Silk/	Silk	Jute/ Coir yarn	operating	Charge to
	Jute/ Coir yarn	yarn		charges	NHDC
General States	2.5%	1%	10%	2.0% limited to	2%
In NER and Hilly	7.5%	2.25%	10%	Rs 15,000/- per	2.5%
areas				month.	

(% of value of yarn supplied)

The scheme is being implemented through National Handloom Development Corporation (NHDC), a Government of India Undertaking. Under the scheme the freight is reimbursed and depot operating charges @2% is given to depot operating agencies. At present, 511 such yarn depots are functioning throughout the country. Also, to reduce the delivery period and supply the smaller quantities, NHDC has opened at least one ware house in every State having weaver's presence. Accordingly, NHDC is operating 46 Yarn ware houses.

(Quantity of yarn supplied in lakh Kg.)

Year	Yarn Supplied under only	*Yarn Supplied under Price	Total Yarn Supplied under	Funds released to implementing	
	Transport	subsidy	RMSS	agency i.e. NHDC	
	subsidy	component	(1+2)	(Rs. In Crore)	
	(1)	(2)			
2014-15 to	5,986.04	1,427.18	7,413.22	1,180.01	
2019-20					
2020-21	136.53	78.56	215.09	60.32	
2021-22	137.20	98.60	235.80	89.53	
2022-23	163.56	115.62	279.18	119.07	
2023-24 (as on	139.29	96.99	236.28	108.71	
31.12.2023)					
Total	6,562.62	1,816.95	8,379.57	1,557.64	

^{*}All the yarn supplied under Price Subsidy are also given Transport Subsidy.

(3) THE PROTECTION OF HANDLOOM & IMPLEMENTATION OF THE HANDLOOMS (RESERVATION OF ARTICLES FOR PRODUCTION) Act, 1985

The Government of India promulgated the Handlooms (Reservation of Articles for Production) Act, 1985 dated 29.3.1985 with a view to protect the interests of the handloom weavers and rich cultural heritage of the country from the encroachment of the Powerloom and Mill sector on their livelihood. Initially, 22 articles were reserved for exclusive production on handlooms.

The Handlooms (Reservation of Articles for Production) Act, 1985 is being implemented by the Central and State Governments enforcement agencies by way of carrying out powerloom inspection in the field. In order to implement the Act effectively, targets to all the implementing agencies for inspection of powerloom units are fixed by the O/o D.C Handlooms under annual action plan. Wherever any violation is detected, suitable action under the provisions of the Act is initiated.

Presently 11 textile articles with certain technical specification are reserved under the Act for exclusive production on handlooms vide notification dated 3.9.2008. These articles are:

- 1. Saree,
- 2. Dhoti,
- 3. Towel, Gamcha and Angavastram,
- 4. Lungi,
- 5. Khes, Bedsheet, Bedcover, Counterpane, Furnishing (including tapestry, upholstery),
- 6. JamakkalamDurry or Durret,
- 7. Dress Material,
- 8. Barrack Blankets, Kambal or Kamblies
- 9. Shawl, Loi, Muffler, Pakhi etc.,

- 10. Wollen Tweed,
- 11. Chaddar, Mekhala/Phanek.

Features of the Scheme

- Special focus on identification of handloom products
- Inspection drives for curbing sale of fake HL products with IHB, HM/ GI labels in market/expo.
- Capacity building of Enforcement Machinery through trainings etc.,
- Assistance for training, awareness, publication of material for distinguishing genuine HL/GI products,
- Strengthening of Enforcement Machinery as per norms provided in the scheme guidelines.

The central assistance is released to the States for setting up establishment of enforcement machinery for implementation of the Handlooms (Reservation of Articles for Production) Act, 1985. States and UTs having 5,000 or more powerlooms are eligible for central assistance. Each subsidiary office shall be set up with additional 20,000 powerlooms in each pocket of powerloom concentration. Presently, 09 States are availing central assistance under the scheme.

Physical targets and achievements of Powerloom Inspection & funds provided for Enforcement Machinery					
Year	Target	Achievements (No. of powerloom inspections carried out)	FIRs filed	Convictions	Funds released for Enforcement Machinery (Rs. in Lakh)
2014-15 to 2019-20	20,85,642	21,51,581	530	428	1,381.39
2020-21	1,58,160	1,81,530	11	34	391.18
2021-22	1,58,160	1,81,881	67	40	463.88
2022-23	1,65,192	1,87,987	53	61	500.00
2023-24 (as on 31.12.2023)	3,95,400	1,80,571	63	26	419.40
Total	29,62,554	28,83,550	724	589	3,155.85

4. OTHER ONGOING INITIATIVES IN HANDLOOM SECTOR

- i) To enhance productivity, marketing capabilities and ensure better incomes, 157 Handloom Producer companies have been formed in different States.
- ii) For export promotion of handloom products, Handloom Export Promotion Council has been participating/organizing international marketing fairs/events. Besides, domestic marketing events are also organised in different parts of the country for the weavers to market and sell their products.

- iii) To integrate Craft promotion with tourism, 8 Craft Handloom Villages are being set up at Sharan (H.P.), Kanihama (J&K), Mohpara (Assam), Kovalam (Kerala), Rampur, Bodh Gaya (Bihar), Pranpur (Madhya Pradesh), Moirang (Manipur) & Kunbi (Goa).
- iv) 16 Design Resource Centres have been set up in Weavers' Service Centres at Delhi, Mumbai, Varanasi, Ahmedabad, Jaipur, Bhubaneswar, Guwahati, Kancheepuram, Kolkata, Indore, Nagpur, Panipat, Meerut, Hyderabad, Bengaluru and Chennai with the objective to build and create design-oriented excellence in the Handloom Sector and to facilitate weavers, exporters, manufacturers and designers access design repositories for sample/product improvisation and development.
- v) Handloom weavers are on-boarded on Government e-Market place to enable them to sell their products directly to various Government Departments and organizations. So far about 1.50 lakh weavers have been on-boarded on the GeM portal.
- vi) To support handloom weavers, social media campaigns were organised under the #Vocal4Handmade in the year 2020, #MyHandloomMyPride in 2021 to 2023, besides various activities on MyGov platform and other social media platforms.
- vii) Considering the fact that the course curriculum for IIHTs has been in existence for some time now and beginning to look dated, a project in special infrastructure & IIHT related project under NHDP for restructuring and rebranding of 06 Indian Institutes of Handloom Technology (IIHTs) has been undertaken by associating NIFT. Under the project, diagnostic/critical analysis of current academic structure and need based restructuring thereof will be undertaken, including rebranding of the institutes. Incubation Centre will be set up in IIHTs as collaboration facilitators with various stakeholders. Stakeholder Mapping and partnership arrangements will be suggested to boost Handloom tourism.