

<b>Name of the Scheme</b>	<b>1. Workshed-cum-Housing &amp; Workshed for Handicrafts Artisans/Handloom Weavers</b>
<b>Craft</b>	<b>2. Group Insurance Scheme for persons</b>
<b>Implementing Agency</b>	<b>3. Health package Insurance for Handicraft Artisans/Handloom Weavers</b> <b>Directorate of Handicraft/Handloom</b>
<b>Official(s) to be contacted</b>	<b>Assistant Director Handicrafts/Handloom</b>

**Name of the Scheme** : **Workshed-cum-Housing Workshed,for Handicrafts Artisans.**

**Objectives of the Scheme** : **To improve the working condition & work life of Artisans**  
 : **To improve the production in quality and quantity.**  
 : **To make cluster of crafts/craftsperson.**

<b>2. Scheme contents:</b>	<b>(A) Workshed Scheme:</b>		<b>(1) Rural</b>
<b>Area</b>		<b>Unit cost of Workshed</b>	<b>Rs.9000</b>
	<b>Contribution of beneficiaries</b>	<b>Rs.2000</b>	
	<b>Grant-in-aid</b>	<b>Rs.7000</b>	
	<b>(II) Urban Area:</b>		
	<b>Unit cost of Workshed</b>	<b>Rs.14,000/-</b>	
	<b>Contribution of beneficiaries</b>	<b>Rs. 4,000/-</b>	
	<b>Central Subsidy/Grant</b>	<b>Rs.10,000/-</b>	
	<b>(B)Workshed-Cum-Housing:</b>		
	<b>(including Workshed)</b>		
	<b>Rural Area</b>		
	<b>(1) The Unit cost of Housing-cum-Workshed</b>		
	<b>Will be</b>	<b>Rs.35,000/-</b>	
	<b>(2) Beneficiary Contribution</b>	<b>Rs. 3,000/-</b>	
	<b>(3) Loan from HUDCO</b>	<b>Rs.14,000/-</b>	
	<b>(4) Central Subsidy</b>	<b>Rs.18,000/-</b>	
	<b>Urban Area:</b>		
	<b>(1) The Unit Cost of Housing-cum-Workshed</b>	<b>Rs.45,000/-</b>	
	<b>(2) Beneficiaries contribution</b>	<b>Rs. 5,000/-</b>	
	<b>(3) Loan from HUDCO</b>	<b>Rs.20,000/-</b>	
	<b>(4) Central Subsidy/Grant</b>	<b>Rs.20,000/-</b>	

**3. Organization Eligible to avail the Assistance:**

- (1) Central or State Handicrafts Dev. Corporations;
- (2) Apex Co-opt, Handicrafts Societies,
- (3) Reputed & Capable Voluntary Organizations.

**4. Pattern of Financial Assistance:**

- (1) Rs. 18,000/- per unit is granted as Central Subsidy by the O/o the DC(H C) for construction of Workshed-cum-housing unit for rural area & Rs. 20,000 for urban area.
- (2) Office of the DC(HC) for construction of Workshed unit for Rural Area & Rs. 10,000/- for Urban Area.

**5. Mode of Sanction:**

(1) State Level Committee recommends the proposals to RDs office & RD Office towards the proposal recommended by State Level Committee to Office of the DC(HC) after ensuring its completeness.

(2) Office of the DC(HC) checks up all documents such as registration Certificate, Balance Sheet of last three years, list of beneficiaries and other documents of NGO, on the basis of which the scheme is sanctioned to implementing agency.

**6. Guidelines preparing proposals under the scheme:**

(1) The proposal should be made in a manner that not less than 25 units are constructed in a particular craft cluster.

(2) Special relaxation may be given in case of project for hilly and tribal area

(3) While selecting the town, village for location of the projects, areas of concentration of Handicrafts shall be preferred.(Proforma enclosed).

**PROFORMA FOR SUBMISSION OF PROPOSALS FOR CONSTRUCTION OF WORKSHED-CUM –HOUSING FOR HANDICRAFTS ARTISANS/HANDLOOM WEAVERS.**

1. Name and address of the implementing agency :

2. Location where the project is to be implemented :

3. Financial status of the implementing agency  
(enclosed audited balance sheet for the last 3 years. :

- 4. No. of craftpersons to be covered
- 5. Project viability
- 6. Projections of anticipated expenditure(yearwise))
- 7. Anticipated time for completion of the project
- 8. Whether artisans,contribution has been ensured
- 9. Whether loan from HUDCO/other agencies has been arranged.
- 10. Budget

**“Item Estimated Beneficiaries share of Loan from HUDCO/**

cost contribution.....Govt. of India.....other agency.

- 1. Workshed-cum-Housing
- 2. Workshed

.....  
'strike off whichever is not applicable

- 11. Lay out of the project certified by the civil Engineer(a copy to be enclosed)
- 12. Whether land has been acquired/is to be acquired
- 13. Source of balance funds, if required
- 14. Any other relevant information.

**DECLARATION**

- 1. The project is recommended by the State Govt. for implementation.
- 2. Certified that there is no duplication of efforts for the same beneficiaries.
- 3. Certified that no additional financial grant has been received from any other source for the same purpose(within the ceiling limit of the unit cost prescribed in the scheme).
- 4. Certified that provisions of the scheme have been fully understood and we take the responsibility for successful completion of the

project.

5. Certified that all efforts will be made to allocate the units to the genuine craft persons.

Signature..... Designation.....

Office Stamp..... Address.....

**Group Insurance Scheme for crafts persons.**

**Name of the Scheme : Group Insurance Scheme for Crafts Persons.**

**(A) Objectives : (c)**

- (1) The objective of this policy is to give insurance cover to all urban disadvantaged and rural poor craftpersons under the umbrella of Group Insurance Policy of life insurance Corporation of India Ltd.
- (2) The aim of this policy is to provide insurance cover to the lower economic state by charging marginal premium with a view to giving less burden to these people.

**(B) Scheme Contents : (c)**

- (1) It is proposed to cover craftsmen within the age group of 15 to 60 years during the remaining period of (Ninth Plan 1997-2002) working in different parts of the country.
- (2) The handicrafts artisan will be insured for a sum of Rs. 25,000(Rupees Twenty Five Thousand) with an annual premium of Rs. 100/-. The premium will be shared by Central Govt. Rs.60/- and beneficiary Rs. 40.

**(C) Organisation eligible to avail the assistance : (c)**

This project will be implemented through the agencies like Central/State Handicrafts Development Corporation. Apex Cooperative Societies reputed and capable voluntary organisations.

**(D) Pattern of financial assistance: (c)**

- (1) The annual premium rate per person under the policy will be Rs. 100/-
- (2) The Insurance premium Rs. 100/- will be shared as 60% Central Govt. subsidy(Office of the DC (HC)} 40% by the beneficiary.

**(E) MODE OF SANCTION:**

The implementing agency will apply to the Office of the Development Commissioner(Handicrafts) for sanction of the scheme along with list of Artisans registered with them and document of society such as Registration Certificates, Article of Association. The relevant documents of NGO are examined and if found satisfactory scheme is sanctioned to implementing agency. The whole scheme will be monitored jointly by the Office of the Development Commissioner(Handicrafts) and Implementing Agency.

**(F) GUIDELINES FOR PREPARING PROPOSAL UNDER THE SCHEME:**

- (1) Identification of crafts and beneficiary craftsperson has to be done by a committee of which the Regional Director of the Office of the Development Commissioner(Handicrafts) or his representative not below the rank of Deputy Director shall be a member.
- (2) The implementing agency is required to submit a copy of the agreement with the insurance company and also a note on the performance of the scheme regarding claim made and settled to the Office of the Development Commissioner(Handicrafts).
- (3) All craftpersons, whether male or female who are within the age group of 15 to 60 years will be covered under the scheme. The implementing agency shall be satisfied with the kind of evidence provided ass proof of age by each member at the entry into the scheme.
- (4) The implementing agency should insure that there should not be any duplication/overlap of artisan under the scheme. Only those who are not covered by any other agency scheme of similar nature of the other State Government and other agencies should be choosen, so that the benefits reach the intended catagories.
- (5) For obtaining release of Central Contribution the implementing agency will give an undertaking that they have realised the contribution of beneficiaries.

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**Health Package Insurance For Handicrafts Artisan**

**Name of the Scheme :** Health Package Insurance for Handicrafts Artisans

**Objective :** The main objective of the Scheme is to provide a security coverage to handicraft artisans by insuring the dwelling, contents of dwelling, raw materials, equipments, machinery and tools against accidental loss, accidental death of artisan, loss of limbs, eyes of permanent due to accidents, hospitalization, domicillary hospitalization and maternity benefits, (Social security to artisan is one of the thrust areas for the 9<sup>th</sup> Plan as suggested by the sub-group on Handicrafts and keeping this in view the scheme is proposed to be implemented at a larger scale during the 9<sup>th</sup> Plan).

**Coverage :** By United India Insurance Company, All artisans of age group 18-70 years will be covered under the scheme.

**Premium :** The annual premium rate would be Rs,200/- per annum per beneficiary.

**Benefits :** The benefits in terms of sum assured would be as under:-

**Section No.1**

A) Dwelling	Fire, lightning, explosion Of boiler or gas used for Domestic purpose only, riot And strike. Malicious damage, Aircraft damage, flood, Inundation, Cuyclone, Storm, Tempest, Typhoon, Tornado, Hurricane,	Rs. 10,000/-	Rs. 22/-
B) Contents of the Dwelling, artisans Appliances, raw material Pertaining to the trade.	Same as above	Rs. 10,000/-	

**SECTION NO. II**

Janata Personal Accident	1) Death only (100%)	Rs. 1,00,000/-	Rs.30
	2) Loss of use of two limbs or two eyes or one limb and one eye(100%).	Rs. 1,00,000/-	
	3) Loss of use of One limb or one eye(50%)	Rs. 50,000/-	
	4) Permanent total disablement from injuries other than named		

above(PTD...100%)

Rs. 1,00,000/-

**SECTION NO. III**

a) Hospitalization	Hospitalization including reimbursement of expenses incurred up to specified limits per treatment towards injury, disease, illness or sickness including domicillary benefits(with limit & stipulations upto Rs. 3000/-)	Rs. 15,000/-	Rs.138/-
C) Maternity benefits.	Reimbursement subject to Limit upto	Rs. 750/-	Rs.10/-
	Total	Rs. 200/-	

**CONDITIONS:**

(1) For claim under insurance of building and contents(excluding money & valuables) the insured shall, upon the occurrence of any event giving rise or likely to give rise to a claim shall give immediate notice to the UIIC in writing and shall not incur any expenses in making good any claim without written consent of the company.

(2) Under Janata Personal accident cover, the Company shall not be liable under the policy for (a) Compensation under more than one of the four sub-clauses(b) Payment of compensation in respects of injury or disablement directly or indirectly arising out of or contributed by or traceable to any disability existing on date of issue of this policy(c) Payment of compensation in respect of death, injury or disablement of the insured from intentional self injury, suicide, attempted suicide, intoxication, drugs, insanity, or breach of law, etc. No interest on the sum will be paid.

(3) Under Mediclaim policy all claims will be considered in accordance with the conditions laid down under the Group Mediclaim policy of UIIC.

- The policy will excluded cases as listed in the in the policy.

- The total insured sum of Rs. 15,000 will include Rs. 3000/- for domicillary hospitalization.

- The maximum benefit allowable under Maternity Benefits would be Rs. 750/- and this benefit could be availed by women artisans provided they do not have more than one living child.

**GENERAL CONDITION:**

(1) Upon happening of any event which may give rise to a claim the insured shall give notice and other communication in writing to the UIIC.

(3) The policy will be void and premium shall be forfeited in the event of mis-representation, mis-description or non-disclosure of any material information or fraud.

(4) If any difference shall arise as to the quantum to be paid under the Policy, this shall be referred to arbitrators appointed by the parties

(5) Risk will commence on specified date only after receipt of the total premium i.e. Rs. 200/- per person by the UIIC office.

**Implementing agency:** The scheme will be implemented by State Handicraft Cooperative Societies and reputed voluntary organization. The implementing agency will identify eligible handicraft artisans(at least 50). The detailed information indicating name, age, sex, address, pre existing disease, caste, craft and signature of artisan, etc. will be prepared by the implementing agency in the prescribed format. The O/o DC(H) will provide the central share of premium @ Rs. 50/- per person. After the implementing agency collects the total premium @ Rs. 200/- per person, they shall furnish the detail information in the prescribed format( in triplicate) and the premium of the group of artisan to the UIIC Office. UIIC after receiving the statement and the premium, would return the copy of the statement duly signed to the implementing agency for their record.

For any claim,the beneficiary would send the claim intimation form to the implementing agency. The agency will forward the claim intimation form along with other papers/medical reports/claim papers, etc. to the UIIC immediately.

The implementing agency after getting all documents would send to UIIC for settlement of claim.

The UIIC, after examining the case will prepare the final claim note for disbursement of the claim to the beneficiary directly. **Financial Implication:** The premium per person per annum would be Rs. 200/- out of which Govt. will share 75% i.e. Rs. 150/- Balance Rs. 50/- will be contributed by the beneficiary or the implementing agency.

The UIIC has agreed to implement this group package insurance policy subject to the condition that the total beneficiary would be more than one lakh. **Monitoring & evaluation:** The UIIC has agreed to send us quarterly reports on the coverage and the claims disbursed. Besides, they will provide all other demographic details (craftswise) of the artisans insured. At the field level, our Regional Office & Marketing Centres would monitor the progress of the scheme. suitable action to publicise the scheme through awareness programme, distribution of handouts, etc. The office of DC(HC),through its field offices/regional offices will also make wise publicity through radio and TV, etc.