



drishti

Mahatma Gandhi Bunkar Bima Yojana

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- The Bunkar Bima Yojana was **introduced by the Government of India in December, 2003**. Since **2005-06** this scheme has been revised and implemented with the title **“Mahatma Gandhi Bunkar Yojana”**.
- It is being implemented by **the Ministry of Textiles**.
- **Objective:** To provide enhanced insurance cover to the handloom weavers in the case of natural as well as accidental death and in cases of total or partial disability.
- **Eligibility:** All weavers, whether male or female, between the age group of 18 and 59 years.
- The claim benefits are provided by the **Life Insurance Corporation of India (LIC)** directly into the bank account of beneficiaries through **Direct Benefit Transfer (DBT)**.
- The **annual premium is Rs. 470** out of which Rs. 290 is paid by the central government.
- The Government of India organizes **Hastkala Sahyog Shivirs** in handloom clusters across the country in association with State Governments and LIC for **creating awareness** about the scheme among the weavers.
- The Ministry of Textiles also **regularly organizes awareness programmes and camps** through its **Weavers’ Service Centres (WSCs)** to facilitate enrolment under the insurance schemes.

WSCs provide the weavers with different facilities including banking, passport, etc.

Source: PIB