through commercial operations, CCI undertook commercial operations in May, 2012 in Saurashtra (Gujarat), Warangal, Guntur and Adilabad mandis of Andhra Pradesh and in several mandis of Vidarbha (Maharashtra). CCI created a buffer stock of 3.48 lakh bales. No demands were received from other States for commercial operations.

Problems faced by weavers

1220. DR. T.N. SEEMA: Will the Minister of TEXTILES be pleased to state:

- (a) the details of the problems being faced by the weavers and the artisans in various parts of the country;
- (b) the steps taken by Government to solve these problems, the details of financial assistance/relief package for debt-ridden weavers and the number of weavers benefited, State/Union Territory-wise;
- (c) the number of weavers and their families being covered under health insurance scheme, State-wise; and
- (d) the steps being taken by Government to improve the condition of the weavers and ensuring optimum utilization of funds released for the benefit of the weavers?

THE MINISTER OF STATE IN THE MINISTRY OF TEXTILES (SHRIMATI PANABAKA LAKSHMI): (a) Apart from accessing loans from bank, handloom weavers are facing hardship in carrying out their livelihood on handloom alone due to competition with power loom sector, marketing problem, infrastructural constraints and rising yarn prices. Similarly, the constraining features in the handicrafts sector are scarcity of appropriate raw material, lack of infrastructural facilities, lack of working capital, lack of knowledge about appropriate technology, lack of entrepreneurial skills among artisans and competition from machine made products.

(b) To solve the above mentioned problem of credit being faced by handloom weavers, the Government of India has approved two packages for the handloom sector. The first one is a Financial Package for Loan Waiver in the handloom sector called "Revival, Reform and Restructuring Package for Handloom Sector". This Scheme has been approved with a financial outlay of Rs. 3884 crore. The package aims at waiving the overdues of individual handloom weavers and their eligible cooperative societies as on 31.3.2010, and providing them with fresh credit at subsidized rates of interest

with an interest subvention @ 3% and credit guarantee for 3 years. The details showing State-wise Estimated Overdue Loan waiver and No. of Beneficiaries given in the Statement-I (See below).

The second package is a Comprehensive Package for Handloom Sector for addressing the two critical needs of subsidized credit and cheap yarn. To provide subsidized credit, the Government of India is providing Margin Money assistance of Rs. 4200/- per weaver; interest Subvention @ 3% for 3 years from the date of the first disbursal and Credit Guarantee upto 85% of the outstanding through Credit Guarantee Trust for Small Enterprises (CGTMSE).

In order to address other problems faced by handloom weavers, five developmental and welfare schemes for weavers are being implemented by the office of the Development Commissioner (Handlooms), which are: 1) Integrated Handlooms Development Scheme; 2) Handloom Weaver's Comprehensive Welfare Scheme; 3) Marketing and Export Promotion Scheme; 4) Diversified Handloom Developments Scheme; and 5) Mill Gate Price Scheme.

Similarly, the office of the D.C. (Handicrafts) implementing following schemes for promotion and development of Handicraft sector and solve the problems being faced by the Handicrafts artisans: i) Baba Sahib Ambedkar Hastships Vikas Yojana (AHVY); ii) Marketing Support and Services; iii) Design and Technology Upgradation; iv) Research and Development; v) Human Resource Development; and vi) Welfare Scheme or Handicrafts Artisans.

- (c) During the policy year 2010-11 (policy period is from December, 2010 to November, 2011), 17.66 lakh handloom weavers families have been covered under Health Insurance Scheme. State-wise number of weavers enrolled under the Health Insurance Scheme is given in the Statement-II.
- (d) The Government of India is implementing following 5 schemes keeping in mind the welfare measures and providing need based interventions for holistic and sustainable development of the handloom sector and to improve the condition of the weavers:
 - (i) Integrated Handloom Development Scheme provides need based inputs to clusters of 300 - 500 handlooms or Groups of 10 - 100 weavers for making them self sustainable by providing them financial assistance for

- margin money, new looms and accessories, skill upgradation, marketing opportunities and for construction of worksheds etc.
- (ii) Marketing and Export Promotion Scheme provides platform to the weavers and their organizations to participate in the domestic as well as international trade events and sell their products directly to the buyers.
- (iii) Handloom Weavers Comprehensive Welfare Scheme: This comprises of two separate schemes viz. the Health Insurance Scheme (HIS) for providing Health Insurance to the Handloom weavers and Mahatma Gandhi Bunkar Bima Yojana (MGBBY) for providing Life Insurance Cover in case of natural/accidental death, total/partial disability due to accident.
- (iv) Mill Gate Price Scheme: This scheme makes available all types of yarn at Mill Gate Price to the eligible handloom agencies to facilitate regular supply of basic raw material to the handloom weavers. The transport and depot operating expenses are being borne by the Government of India.
- (v) Diversified Handloom Development Scheme: This scheme provides assistance for technological and skill-upgradation of weavers for design and product development through 25 Weavers' Service Centres and 05 Indian Institutes of Handloom Technology all over the country to improve the productivity and earnings of the handloom weavers.

In addition to the above schemes, Comprehensive Handloom Cluster Development Scheme (CHCDS) has been introduced in 2008-09 with an objective to empower handloom weavers and build their capacity to enhance competitiveness of their products in the domestic as well as global market in a sustainable and reliant manner. The scheme covers clearly identifiable geographical locations with at least 25,000 looms in which Government of India's financial support would be up to Rs. 70 crore. Six such Mega Handloom Clusters have been sanctioned so far at Varanasi (Uttar Pradesh), Sivasagar (Assam), Virudhunagar (Tamil Nadu), Murshidabad (West Bengal), Prakasham (Andhra Pradesh) and Godda (Jharkhand).

Further, the Government of India has approved two packages for the handloom sector. The first package is a Financial Package for Loan Waiver in the handloom sector called "Revival, Reform and Restructuring Package for Handloom Sector". The second package is a Comprehensive Package for Handloom Sector for addressing the two critical needs of subsidized credit and cheap yarn. To provide subsidized credit, the Government of India is providing Margin Money assistance of Rs. 4200/- per weaver; interest Subvention @ 3% for 3 years from the date of the first disbursal and Credit Guarantee upto 85% of the outstanding through Credit Guarantee Trust for Small Enterprises (CGTMSE). For easy availability of cheap yarn, the Government is providing 10% price Subsidy on cotton and silk hank yarn to handloom weavers and their societies.

Regular monitoring of these schemes is being done through field visits, calling physical and financial progress reports and quarterly meetings with the State Directors in-charge of Handlooms so as to ensure optimum utilization of funds for the benefit of handloom weavers.

State-wise Estimated Overdue Loan waiver and No. of Beneficiaries

Sl. No.	Name of State	Overdue amount (Rs. crore)	Beneficiaries	
			No. of Societies	No. of Households in debt
1	2	3	4	5
1.	Andhra Pradesh	506.64	1420	83841
2.	Assam	72.93	2775	24752
3.	Uttar Pradesh	499.38	3860	3259
4.	Tamil Nadu	548.35	1224	21730
5.	Kerala	557.16	758	7441
6.	Orissa	320.69	720	10345
7.	Meghalaya	2.56	0	100
8.	Arunachal Pradesh	2.09	0	167
9.	Chhattisgarh	34.7	270	243

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1,	2	3	4	5	
10.	Karnataka	41.73	658	9449	
11.	Madhya Pradesh	66.91	531	56	
12.	West Bengal	420.66	0	136521	
13.	Himachal Pradesh	2.03	193	78	
14.	Maharashtra	128.35	120	138	
15.	Bihar	20.88	1089	462	
16.	Tripura	17.92	9	297	
17.	Mizoram	1.76	162	289	
18.	Other States				
	i) Delhi			23	
	ii) Gujarat			147	
	iii) Haryana			23	
	iv) Jharkhand			27	
	v) Jammu and Kashmir			3783	
	vi) Manipur			1429	
	vii) Nagaland	276.24	1528	156	
	viii) Pondicherry			565	
	ix) Punjab			2	
	x) Rajasthan			770	
	xi) Sikkim			9	
	xii) Uttaranchal			183	
	Total	3520.98	15317	306285	

Statement-II ${\it State-wise number of weavers under Health Insurance Scheme}$

Name of the State	2010-11
1	2
Andhra Pradesh	140000
Arunachal Pradesh	1787
Assam	355322
Bihar	46300
Chhattisgarh	4900
Delhi	500
Gujarat	5000
Haryana	23100
Himachal Pradesh	11900
Jammu and Kashmir	15000
Jharkhand	15000
Karnataka	45000
Kerala	18900
Madhya Pradesh	18030
Maharashtra	1527
Manipur	34587
Meghalaya	30000
Mizoram	1129
Nagaland	50000

1	2
Orissa	48300
Rajasthan	4965
Sikkim	400
Tamil Nadu	314253
Tripura	21851
Uttar Pradesh	202325
Uttarakhand	4000
West Bengal	352300
Total	1766377

Package for powerloom and silk sectors

- 1221. SHRI T.M. SELVAGANAPATHI: Will the Minister of TEXTILES be pleased to state:
- (a) whether it is a fact that Government is working on a package for powerloom and silk sectors;
 - (b) if, so, the details thereof?
- (c) whether it is also a fact that Government is considering to continue the Technology Upgradation Fund Scheme for the textile sector in the Twelfth Plan; and
 - (d) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF TEXTILES (SHRIMATI PANABAKA LAKSHMI): (a) No, Sir.

- (b) Does not arise.
- (c) and (d) Government has recommended continuation of Technology Upgradation Fund Scheme with an allocation of Rs. 15,886 crores for the entire Twelfth Plan. Decision of Planning Commission is awaited in this regard.