Last checked: 10 October 2026 · Office of the Development Commissioner for Handlooms

Handloom Weavers' Welfare (earlier Handloom Weavers Comprehensive Welfare Scheme)

A part of NHDP that gives handloom weavers and workers accident and life insurance cover, and a scholarship for their children studying in government textile institutes.

What you may get

Insurance: Rs 2 lakh life cover through PMJJBY for ages 18 to 50, and accident cover through PMSBY for ages 18 to 70: Rs 2 lakh for death or total disability and Rs 1 lakh for partial disability. Scholarship: for up to two children of a weaver or worker in a 3 or 4 year textile diploma, degree or postgraduate course, the fees plus Rs 5,000 a month as stipend, up to Rs 2 lakh per child per year or the actual cost, whichever is less.

Who it is for

Handloom weavers and workers, and up to two of their children who study in recognised, government funded textile institutions.

Main conditions

- PMJJBY life cover is for weavers and workers aged 18 to 50 years, and PMSBY accident cover is for those aged 18 to 70 years.
- Both covers run from 1 June to 31 May and have to be renewed every year by paying the premium. The yearly premium is Rs 436 for PMJJBY, shared between the Centre (Rs 198) and the State or the weaver (Rs 238), and Rs 20 for PMSBY, paid fully by the Centre.
- The older Converged MGBBY cover is a closed group of weavers aged 51 to 59 who were already enrolled on 31 May 2017. No new members are added.
- The scholarship is for at most two children of a weaver or worker, in a 3 or 4 year diploma, undergraduate or postgraduate course of a government recognised and government funded textile institution.
- The weaver or the child must give an undertaking that no similar help is received from any other source.
- From the second year, the scholarship is paid after the mark sheet of the last annual exam and proof of admission for the next session are submitted.

Documents

- Insurance enrolment form of the bank or LIC
- Admission letter and tuition fee receipt
- Weaver or worker Pehchan card
- Bank account details
- Mark sheet of the last annual exam (from the second year)
- Death or disability certificate (for an insurance claim)

How to apply

1. Insurance: fill in the enrolment form of the bank or LIC and give it to the nodal office, which is the State Directorate of Handlooms or its field office, together with your share of the premium.
2. To claim insurance, the claimant or nominee submits the bank or LIC claim form with the death or disability certificate, and the amount is paid into their bank account.
3. Scholarship: take the admission letter, tuition fee receipt, Pehchan card and bank details to your Weavers' Service Centre, which verifies them against the originals.
4. The Weavers' Service Centre sends the proposal to its Zonal Office, which asks the Development Commissioner for Handlooms for funds, and the money goes to the bank account through DBT.

Status

Active

Official source: https://handlooms.nic.in/assets/img/Handloom%20Schemes/NHDP_English%20Compendium_2024.pdf#page=60
Official PDF: https://handlooms.nic.in/assets/img/Handloom%20Schemes/NHDP_English%20Compendium_2024.pdf
Labh Lo page: https://labhlo.in/en/schemes/central/nhdp-handloom-weavers-welfare/

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