

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION No. 3339**  
**TO BE ANSWERED ON 20.03.2025**

**JANASHREE BIMA YOJANA**

3339. SHRI THARANIVENTHAN M S:

Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

- (a) the details of the Janashree Bima Yojana (JBY) for Khadi Artisans and the total number of Khadi artisans benefited from this scheme in Tamil Nadu so far;
- (b) the number of financial assistance provided to Khadi artisans under the said yojana in Tamil Nadu and the manner in which the scheme specifically address their socio-economic welfare;
- (c) the steps taken to raise awareness and ensure the registration of Khadi artisans under the said yojana in Tamil Nadu, particularly in rural areas;
- (d) the manner in which the said yojana contribute to the economic security and welfare of Khadi artisans in Tamil Nadu, especially in case of accidents, natural calamities or untimely deaths; and
- (e) whether there is any plans to expand or improve the benefits of the said yojana for Khadi artisans in Tamil Nadu and if so, the proposed changes thereof?

**ANSWER**

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES  
(SUSHRI SHOBHA KARANDLAJE)

(a) to (e): KVIC launched a group Insurance Scheme for Khadi artisans named Khadi Karigar Janashree Beema Yojana on 15<sup>th</sup> August 2003 in collaboration with Life Insurance Corporation (LIC) of India for the age group of artisans between 18 to 59 years. The Annual premium of the scheme was Rs. 100/- per beneficiary. The financial assistance covered under the scheme against death and disabilities caused naturally as well as accidentally was as under:

1.	Death (Accidental)	Rs. 75,000/-
2.	Death (Natural)	Rs. 30,000/-
3.	Disability(Permanent)	Rs. 75,000/-
4.	Disability (Partial)	Rs. 37,500/-
5.	Educational benefits (ShikshaSahayogYojana)	The two children of Khadi Artisan those who are studying IX Std. to XII Std. including ITI are eligible for scholarship of Rs. 300/- per quarter.

Government of India merged the social security schemes of Aam Admi Bima Yojana (AABY) and Janashree Bima Yojana (JBY) and renamed the merged scheme as Aam Admi Bima Yojana with effect from 01/01/2013. Hence the JBY got discontinued in 2013. On cumulative basis, 99815 number of artisans had been benefitted under Janashree Bima Yojana in Tamil Nadu State from the year 2003-2004 to 2013-14.

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