

**GOVERNMENT OF INDIA
LABOUR AND EMPLOYMENT
LOK SABHA**

UNSTARRED QUESTION NO:3057
ANSWERED ON:27.07.2009
INSURANCE SCHEME FOR LABOURERS
Sanjoy Shri Takam

Will the Minister of LABOUR AND EMPLOYMENT be pleased to state:

- (a) whether the Government proposes to provide insurance for labourers in organised and unorganised sectors in the country; and
- (b) if so, the details thereof alongwith the insurance policy incentives made available for labourers in the aforesaid sectors?

Answer

MINISTER OF STATE FOR LABOUR AND EMPLOYMENT (SHRI HARISH RAWAT)

(a) & (b): In order to provide social security to the employees covered under the scheme who lose their jobs due to closure of factories/establishments retrenchment or permanent disability due to non employment injury and become part of unorganised sector, the ESIC introduced a scheme of unemployment allowance called the Rajiv Gandhi Sharmik Kalayan Yojana with effect from 01.04.2005. Under the Scheme, employees who lose their employment due to closure of factories/establishments, retrenchment or permanent invalidity due to non-employment injury, after being insured for five or more years, are entitled to Unemployment Allowance in cash equal to 50% of their wage up to one year during his/her entire service. In addition, during the period for which a person is entitled to unemployment allowance, he and his family members are also entitled to medical care from ESI Dispensaries, Panel Clinics and ESI Hospitals. In order to assist the Insured Persons in receipt of Unemployment allowance under the Scheme in getting suitable reemployment by upgrading their skills, those insured persons who undergo training at Vocational Training Centres run by Ministry of Labour, Govt. of India are also paid any fee charged by the institution as well as expenses on their travel. Upto 31-5-2009, an amount of Rs. 3.41 Crores had been disbursed as unemployment allowance under the scheme in 2336 cases.

Apart from insurance schemes for weavers, artisans, Group insurance for Beedi, Cine and Non- Coal Mine workers, Janshree Bima Yojana for 'below poverty line' and marginally above poverty line, the Government has launched the 'Rashtriya Swasthya Bima Yojana' on 1st October, 2007 for providing smart card based cashless health insurance cover of Rs. 30000/- per annum to BPL families in the unorganized sector. The scheme became operational from 01.04.2008.

To provide death and disability cover to rural landless household between the age group of the 18 to 59 years, the Government launched the "Aam Admi Bima Yojana".