

**GOVERNMENT OF INDIA
MICRO, SMALL AND MEDIUM ENTERPRISES
LOK SABHA**

UNSTARRED QUESTION NO:6190
ANSWERED ON:04.05.2010
INSURANCE SCHEME FOR MSME
Ganeshamurthi Shri A.;Wankhede Shri Subhash Bapurao

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

- (a) The details of insurance schemes for workmen employed in Micro, Medium and Small Scale Industries;
- (b) Whether the Government has raised the insurance cover for such workmen; and
- (c) If so, the details thereof?

Answer

MINISTER OF STATE (INDEPENDENT CHARGE) FOR MICRO, SMALL & MEDIUM ENTERPRISES (SHRI DINSHA PATEL)

(a) to (c): The Employees State Insurance (ESI) Scheme formulated under the provisions of Employees State Insurance Act, 1948, is applicable in all such factories/establishments having more than 10/20 employees/workers (with/without power). The Scheme covers all employees/workmen who are drawing monthly wages upto to Rs. 10,000/- which, inter alia, include workmen employed in Micro, Small and Medium Enterprises (MSMEs). From 01.04.2005, to enhance the benefits under ESI, the Government introduced "Rajiv Gandhi Shramik Kalyan Yojana" to provide for unemployment allowance along with other medical and insurance benefits to the insured workers/workmen including employees of MSMEs.

In addition, the Government, inter alia, has the following sector/trade or occupation specific health/life insurance schemes, which cover all employees, including eligible workmen of MSMEs engaged in those areas:

- (i) Handloom Weavers' Comprehensive Welfare Scheme;
- (ii) Handicraft Artisans Comprehensive Welfare Scheme;
- (iii) Rashtriya Swasthya Bima Yojana for BPL workers in unorganized sector;
- (iv) Khadi Karigar Janashree Bima Yojana (JBY) wherein enhanced risk cover is provided for khadi artisans from 2006-07; and
- (v) Coir Board Coir Workers Group Personal Accident Insurance Scheme, wherein risk cover has been doubled for each coir worker engaged in coir industry from 01.12.2005.