

**GOVERNMENT OF INDIA
RURAL DEVELOPMENT
LOK SABHA**

UNSTARRED QUESTION NO:222
ANSWERED ON:03.07.2009
INSURANCE COVER FOR NREGA WORKERS
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Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the eligibility norms to include NREGA workers under Janashree Bima Yojana (JBY);
- (b) the number of such workers included under JBY so far, State-wise; and
- (c) the time by which all the NREGA workers are likely to be covered under the scheme?

Answer

MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT(SHRI PRADEEP JAIN 'ADITYA')

(a): The NREGA workers/beneficiaries have been included in 'Rural Poor' category under Janashree Bima Yajana (JBY) subject to the following eligibility norms:

- (i) The Head of a rural household that has been registered under NREGA and has a job card would be eligible for insurance cover.
- (ii) Such a person should have worked under the NREGA for a minimum period of 15 days in a year. The coverage of the eligible person would commence from date when the minimum prescribed number of days worked are completed.
- (iii) The insurance cover has to be renewed each year. The beneficiary would have to work at least 15 days in a financial year to be eligible to renew his/her insurance.
- (iv) A person will not be eligible for insurance cover under the scheme if she/he has already been covered by any other insurance scheme for life and disability sponsored by any other Ministry/Department of the Government of India or of the State Government.
- (v) 50% of the total premium of Rs. 200/- per beneficiary per annum i.e. Rs. 100 shall be paid by the beneficiary/Nodal Agency/State Government. The Government of India share of Rs. 100/- will be paid out of the Social Security Fund with Life Insurance Corporation of India.
- (vi) The Programme officer of NREGA at the block/district level will be the Nodal Authority for the scheme.

(b) & (c): As 50% of the total premium is to be paid by the beneficiary/Nodal agency/State Government, the scheme becomes optional for a worker. Around 8 lakh NREGA workers have been covered under JBY in Andhra Pradesh.