

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

UNSTARRED QUESTION NO:1314
ANSWERED ON:02.08.2010
INSURANCE COVER TO ORGANISED/UNORGANISED WORKERS
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Will the Minister of LABOUR AND EMPLOYMENT be pleased to state:

- (a) whether there is a proposal to provide insurance cover to the labourers/workers engaged in organised and unorganised sectors in the country;
- (b) if so, the details thereof;
- (c) whether any insurance incentives have made available for such labourers/workers in the said sectors; and
- (d) if so, the details thereof?

Answer

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

(a) to (d): The Government is providing insurance cover to labourers/workers in organised/ unorganised sectors. In the organised sector, ESI Act applies to non-seasonal factories employing 10 or more persons and certain specified establishments employing 20 or more persons. Employees of factories and establishment covered under the Act and drawing wages upto Rs. 15000/- per month are covered under the Act. The employees working in factories/ establishments satisfying the above coverage requirements are covered under the Act and are provided medical and cash benefits in the contingencies of sickness, maternity and disablement and death due to employment injury.

The 'Rashtriya Swasthya Bima Yojana' was launched on 01-10-2007 to provide smart card based cashless health insurance cover to BPL families (a unit of five) in the unorganized sector on family floater basis. The scheme became operational w.e.f. 01-04-2008. The scheme is presently being implemented in 22 States/ Union Territories. More than 1.74 crore smart cards have since been issued

The Government is implementing insurance scheme such as Aam Aadmi Bima Yojana for landless Rural households and Janshree Bima Yojana for 45 notified occupations providing for death and disability cover. There is a health insurance scheme for providing health care facilities and Mahatma Gandhi Bunkar Bima Yojana providing for Life insurance cover to handloom workers. Similarly, there is Rajiv Gandhi Shilpi Swasthya Bima Yojana and Bima Yojana providing for health insurance cover and life cover for Handicraft artisans.