

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

UNSTARRED QUESTION NO:1920  
ANSWERED ON:19.08.2013  
INSURANCE FOR LABOURERS  
Lal Shri Kirodi

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

- (a) whether the Government proposes to provide insurance facilities to labourers in the organised and unorganised sectors in the country;
- (b) if so, the details thereof;
- (c) whether labourers in the said sector have been provided incentives to take out insurance policy; and
- (d) if so, the State-wise amount of expenditure incurred thereon during each of the last three years and the current year?

**Answer**

MINISTER OF STATE FOR LABOUR AND EMPLOYMENT (SHRI KODIKUNNIL SURESH)

(a) & (b): Employees' State Insurance Act, 1948 provides medical facilities to organised sector workers employed in non-seasonal factories employing 10 or more persons. Under ESI Scheme, an Insured Person (IP) and his/her family are provided medical facilities through a network of ESI service dispensary, ESIS/ESIC hospitals and tie-up arrangements.

Similarly, smart card based cashless health insurance is provided under Rashtriya Swasthya Bima Yojana (RSBY) to unorganised sector labourers. Under this, health insurance cover of Rs. 30,000/- per annum on family floater basis to Below Poverty Line (BPL) families (a unit of 5) is provided.

(c): ESI Scheme is mandatory scheme for employee drawing wages upto Rs. 15,000/- per month employed in a covered/coverable unit.

RSBY coverage has been extended to categories of beneficiaries such as building and other construction workers, street vendors, workers engaged under Mahatma Gandhi National Rural Employment Guarantee Act (MANREGA) who have worked more than 15 days in a preceding financial year, beedi workers, domestic workers, sanitation workers, mine workers, rickshaw pullers, rag pickers and auto/taxi drivers.

(d): State-wise details of expenditure incurred on medical and other benefits under ESI Scheme during last 3 years is at Annex-I

Central Fund allocation under RSBY, state-wise during the last three years and the current year is at Annex-II.