

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT**

RAJYA SABHA

**UNSTARRED QUESTION NO. 1542
TO BE ANSWERED ON 04.03.2020**

INSURANCE BENEFITS TO WORKERS OF UNORGANISED SECTOR

1542. SHRI NARAYAN LAL PANCHARIYA:

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

- (a) whether Government has any scheme to provide insurance benefits to workers of unorganised sector;**
- (b) if so, the details thereof and if not, the reasons therefor;**
- (c) whether the employees are required to make contributions to avail benefits of the said insurance scheme;**
- (d) if so, the details thereof; and**
- (e) the details regarding budget provisions made for this purpose during the last two years?**

ANSWER

**MINISTER OF STATE (IC) FOR LABOUR AND EMPLOYMENT
(SHRI SANTOSH KUMAR GANGWAR)**

(a) to (e): In order to provide social security benefits to the workers in the unorganised sector, Government enacted the Unorganised Workers' Social Security Act, 2008.

In June, 2017, Government has converged Aam Admi Bima Yojana with Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY).

Contd..2/-

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) provide insurance cover to unorganised workers. Pradhan Mantri Jeevan Jyoti Bima Yojana provides life insurance cover of Rs. 2 lakh on payment of premium of Rs.330/- per annum. PMJJBY is available to people in the age group of 18 to 50 years. Pradhan Mantri Suraksha Bima Yojana provides insurance coverage of Rs.2 lakh on accidental death or full disability, and Rs. 1 lakh on partial disability on payment of premium of Rs. 12/- per annum. The Scheme is available to people in the age group 18 to 70 years. The beneficiaries are decided by the respective State/UT Governments. The total premium of Rs.342/- is shared equally between the State Government and Central Government.

Funds under PMJJBY/PMSBY and PM-SYM are not allocated to the State/UT Governments, for implementation. However, the expenditure incurred on Social Security Scheme of PMJJBY/PMSBY from the Social Security Fund maintained by LIC, during last two years towards providing insurance cover is as under:

| Year | Expenditure (Rs. in Cr.) |
|----------------|---------------------------------|
| 2017-18 | 435.16 |
| 2018-19 | 587.52 |
