

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

**UNSTARRED QUESTION NO. 2709
TO BE ANSWERED ON 12.03.2018**

PF AND HEALTH BENEFITS TO LABOURERS

†2709. SHRI SATISH CHANDRA DUBEY:

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

- (a) whether the Government has any proposal to provide Provident Fund and health-care facilities to the labourers working in non-Governmental and unorganized sectors; and**
- (b) if so, the details thereof?**

ANSWER

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

(a) & (b): Employees' Provident Fund Organisation (EPFO) provides Social Security in the form of Provident Fund, Pension and Deposit-Linked Insurance to the workers of the establishments to which the Employees' Provident Funds & Miscellaneous Provisions (EPF & MP) Act, 1952 applies.

The EPF & MP Act applies to

- (i) to an establishment which is a factory engaged in any industry specified in Schedule-I of the Act and in which 20 or more persons are engaged; and**
- (ii) to any other establishment employing 20 or more persons or class of establishments which the Central Government may, by notification in the official Gazette, specify in this behalf.**

Therefore, the labourers working in non-Government establishments without making any distinction about organized/unorganized sectors' establishments specified above are coverable under the EPF & MP Act, 1952.

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Further, Employees' State Insurance (ESI) Scheme is applicable on factories and establishments in the implemented area employing 10 or more persons and is applicable on employees earning wages upto Rs.21,000/- per month, as per the ESI Act, 1948.

It has also been the constant endeavour of the Government to ensure that the unorganised workers get social security benefits as available to the workers in the organised sector. With this objective, the Government is implementing the Unorganised Workers' Social Security Act, 2008. The said Act stipulates formulation of suitable welfare schemes for unorganised workers on matters relating to life and disability cover, health and maternity benefits, old age protection. Various Ministries/Departments of the Central Government are implementing such social security schemes like Indira Gandhi National Old Age Pension Scheme; National Family Benefit Scheme; and Health & Maternity Benefit Scheme.

In addition to the above welfare schemes, the Central Government has recently converged the social security schemes of Aam Aadmi Bima Yojana (AABY) with Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) to provide life and disability coverage to the unorganised workers for the age group of 18 to 50 years depending upon their eligibility. The annual premium is shared on 50:50 basis by the Central Government and the State Governments. The converged schemes give coverage of Rs.2 lakhs on death at premium of Rs.330/- per annum and coverage of Rs.2 lakhs on accidental death and disability at premium of Rs.12 per annum, besides disability benefit as per scheme. These converged schemes are being implemented by the Life Insurance Corporation of India.
