

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

**UNSTARRED QUESTION NO. 1638
TO BE ANSWERED ON 02.03.2020**

INSURANCE SCHEME FOR LABOURERS

1638. SHRI ABDUL KHALEQUE:

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

- (a) whether the Government has under its consideration any insurance scheme for labourers;**
- (b) if not, whether the Government proposes to consider such schemes and if so, the details thereof;**
- (c) whether there are any guidelines under which in case of any disaster in any factory the casual labourers or their families get some kind of wage support for a certain period; and**
- (d) if so, the details thereof?**

ANSWER

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

(a) to (d): Government enacted the Unorganised Workers' Social Security Act, 2008. This Act stipulates formulation of suitable welfare schemes for unorganised workers on matters relating to: (i) life and disability cover, (ii) health and maternity benefits, (iii) old age protection and (iv) any other benefit as may be determined by the Central Government. Life and disability cover is provided through Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) to the unorganised workers depending upon their eligibility. The health and maternity benefits are addressed through Ayushman Bharat scheme.

In case of disaster in the factory, compensation to employees is determined as per the provisions of the Employee's (previously Workmen's) Compensation Act, 1923.
