

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

**LOK SABHA  
UNSTARRED QUESTION NO. 3529  
TO BE ANSWERED ON 21.12.2015**

**INSURANCE COVER TO UNORGANISED LABOURERS**

**†3529. SHRIMATI JAYSHREEBEN PATEL:**

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

- (a) the number of workers presently working in unorganised sector in the country;**
- (b) whether the Government has implemented or proposed to implement any insurance scheme for such workers including newspaper vendors, women workers etc.;**
- (c) if so, the details thereof along with the total number of workers benefited/likely to be benefited under the said scheme; and**
- (d) if not, the reasons therefor?**

**ANSWER**

**MINISTER OF STATE (IC) FOR LABOUR AND EMPLOYMENT  
(SHRI BANDARU DATTATREYA)**

**(a): According to the survey conducted by the National Sample Survey Organisation (NSSO) during 2011-12, the total employment in both organised and unorganised sector in the country was 47 crores. Out of this, about 8 crores were in the organised sector and the balance 39 crores in the unorganised sector.**

**(b) to (d): The Government has enacted 'Unorganised Workers' Social Security Act, 2008' for the welfare of unorganised workers. The Act provides for 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**

**Contd.2/-**

**as may be determined by the Central Government through the National Social Security Board. The Rashtriya Swasthya Bima Yojana (RSBY) implemented by Ministry of Health and Family Welfare is a health insurance scheme which provides health and maternity benefits to the unorganized workers, listed in the Schedule I of the Unorganised Workers' Social Security Act, 2008. This scheme covers BPL and 11 other defined categories namely Building & Other Construction Workers, licensed Railway porters, Street Vendors, MGNREGA workers (who have worked for more than fifteen days during preceding financial year), Beedi workers, Domestic workers, Sanitation Workers, Mine Workers, Rickshaw pullers, Rag pickers and Auto/Taxi drivers. Beneficiaries enrolled under RSBY are entitled for health insurance coverage of Rs. 30,000/- per annum to families (a unit of five) on floater basis. Number of families covered under RSBY for Financial Year 2014-15 are 3,59,28,048. For insurance against death and disability, Department of Financial Services implements schemes such as Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY). Ministry of Labour and Employment implements Aam Aadmi Bima Yojana (AABY) which covers death and disability along with a scholarship component for 2 children studying in class 9<sup>th</sup> to 12<sup>th</sup> standard. The total number of beneficiaries in AABY for 2014-15 is 43208152.**

**\*\*\*\*\***