

GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE AND FARMERS WELFARE
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE

RAJYA SABHA
UNSTARRED QUESTION NO-982
ANSWERED ON-28/07/2023

WELFARE SCHEMES FOR AGRICULTURAL LABOURERS

982. SMT. KANTA KARDAM

Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

- (a) whether Government is aware that many agricultural labourers belonging to the Scheduled Castes (SCs) are deprived of welfare schemes of Government due to lack of leased land and if so, the details thereof;
- (b) the number of agricultural labourers in the country including Uttar Pradesh for whom welfare schemes are proposed to be implemented by Government, State-wise; and
- (c) the steps taken/proposed to be taken by Government to provide agricultural credit to farmers?

ANSWER

THE MINISTER OF AGRICULTURE AND FARMERS WELFARE

(SHRI NARENDRA SINGH TOMAR)

(a) & (b): The Government is mandated to provide Social Security to all unorganised sector workers, including landless agricultural labourers in the country including Uttar Pradesh by formulating suitable welfare schemes 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.

The Life and Disability cover is provided through Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY). PMJJBY is available to the people in the age group of 18 to 50 years having a bank/post office account who give their consent to join/enable auto debit. Risk coverage under this scheme is for Rs.2.00 lakh in case of death of insured, due to any reason, at an annual premium of Rs. 436/- which is to be auto-debited from the subscriber's bank/post office account. The Pradhan Mantri Suraksha Bima Yojana (PMSBY) is also available to the people in the age group of 18 to 70 years with a bank/post office account who give their consent to join/enable auto debit. The risk coverage under the scheme is for Rs 2.00 lakh in case of accidental death or total permanent disability and Rs. 1.00 lakh for partial permanent disability; due to accident at a premium of Rs. 20 per annum which is to be deducted from the account holder's bank/post office account through 'auto-debit'.

The Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) provides an annual health cover of Rs. 5 lakhs per eligible family for secondary and tertiary care hospitalization corresponding to 1949 treatment procedures across 27 specialties.

In order to provide old age protection, the Government of India launched Pradhan Mantri Shram Yogi Maan-Dhan (PM-SYM) pension scheme in 2019. It provides monthly pension of Rs. 3000/- after attaining the age of 60 years. The workers in the age group of 18-40 years whose monthly income is Rs. 15000/- or less and not a member of EPFO/ESIC/NPS (Govt. funded) can join the PM-SYM Scheme. Under this scheme 50% monthly contribution is payable by the beneficiary and equal matching contribution is paid by the Central Government. Under the scheme, the funds towards Government's contribution are provided to LIC being the fund manager.

Apart from these schemes, Atal Pension Yojana, Public Distribution System under National Food Security Act, Mahatma Gandhi National Rural Employment Guarantee Act, Deen Dayal Upadhyay Gramin Kaushal Yojana, Pradhan Mantri Awas Yojana, National Social Assistance Programme, Gareeb Kalyan Rojgar Yojana, Mahatma Gandhi Bunkar Bima Yojana, Deen Dayal Upadhyay Antyodaya Yojana, PMSVA Nidhi, Pradhan Mantri Kaushal Vikas Yojana, are also available to the unorganised workers depending upon their eligibility criteria.

Further, the Government has launched e-Shram portal in August, 2021 with an objective to create National Database of unorganised workers and to facilitate delivery of Social Security Schemes/Welfare Schemes to the unorganised workers.

(c): Through the Kisan Credit Card (KCC) scheme, the Government is already providing short term agri credit upto Rs. 3 lakh at subsidized rate of interest (4% per annum on timely repayment of loan) to all farmers including sharecroppers and tenant farmers. Such farmers are also entitled for coverage under crop insurance Schemes with benefit of subsidy in premium. States have to prescribe the modalities for enabling such farmers to avail credit and crop insurance. Further, farmers can avail of loan upto Rs. 1.6 lakh without any collateral.

Landless and tenant farmers/artisans can also avail collateral-free institutional credit by forming Joint Liability Groups (JLGs), which is a medium for financing landless farmers, tenant farmers, sharecroppers and oral lessees.
