

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

**LOK SABHA**

**UNSTARRED QUESTION NO. 4147  
TO BE ANSWERED ON 22.03.2021**

**WELFARE SCHEMES FOR UNORGANISED WORKERS**

**4147. SHRI RAVNEET SINGH BITTU:**

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

- (a) the details of the welfare schemes that have been implemented as also likely to be implemented in the future for the unorganised workers, particularly for rural and agricultural labourers, State/UT-wise especially the State of Punjab;**
- (b) the details of the total number of beneficiaries, total funds allocated and total funds utilized under these schemes during the last three years and the current year, State/UT and scheme-wise especially in the State of Punjab;**
- (c) whether the Government has come across any cases or misappropriation or pilferage of the funds allocated for the welfare of the unorganised workers in the country; and**
- (d) if so, the details thereof, State/UT-wise along with the action taken by the Government to prevent occurrences of such misappropriation of funds allocated for the unorganised workers?**

**ANSWER**

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

**(a) to (d): The Government is mandated to provide Social Security to unorganised sector including rural and agricultural workers by formulating suitable welfare schemes on matters relating to (i) life and disability cover, (ii) health and maternity benefits, (ii) old age protection and (iv) any other benefit as may be determined by the Central Government.**

**Contd..2/-**

**Life and disability cover is provided through Pradhan Mantri Jeevan Jyoti Yojana (PMJJBY) for Rs. 2 lakh on death and Pradhan Mantri Surksha Bima Yojana (PMSBY) for Rs. 2 lakh on accidental death (total Rs. 4 lakh), to the unorganised workers at the annual premium of Rs. 342/- (Rs. 330/- for PMJJBY + Rs. 12/- for PMSBY) depending upon their eligibility. The total premium of Rs. 342/- is to be borne by individual/ State Government under full premium regime with effect from 01.04.2020. The details of the beneficiaries enrolled under PMJJBY and PMSBY are as under;**

<b>Year</b>	<b>Beneficiaries</b>
<b>2017-18</b>	<b>28278851</b>
<b>2018-19</b>	<b>33658896</b>
<b>2019-20</b>	<b>26653506</b>

**The Central Government's share of premium towards PMJJBY/PMSBY is met from the Social Security Fund maintained with LIC for the purpose. However, the expenditure incurred from the Social Security Fund maintained by LIC, during the last three years towards providing insurance cover under these two schemes, is as under;**

<b>Year</b>	<b>Expenditure (Rs. In Crore)</b>
<b>2017-18</b>	<b>435.16</b>
<b>2018-19</b>	<b>587.52</b>
<b>2019-20</b>	<b>437.69</b>

**The health and maternity benefits are addressed through Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) which is a universal health scheme administrated by the National Health Authority. The number of eligible beneficiaries under Social Economic Caste Census (SECC) of 2011 on the basis of select deprivation and occupational criteria across rural and urban areas is 10.74 Crore families (50 crore people). The Scheme gives flexibility to States/UTs to run their own health protection scheme in alliance with AB-PMJAY. The States/UTs implementing AB-PMJAY have further expanded the coverage of the scheme to include 13.13 crore families (65 crore people). The details of fund incurred under the scheme is as under;**

<b>Year</b>	<b>Expenditure (Rs. In Crore)</b>
<b>Year</b>	<b>Amount of central Share of premium release to the States (Rupees in Crores)</b>
<b>Sept. 2018- March, 2019</b>	<b>1849.55</b>
<b>April, 2019-March, 2020</b>	<b>2992.95</b>
<b>April, 2020- 28th Feb. 2021</b>	<b>1657.25</b>

**In order to provide old age protection to unorganised sector workers including self- employed persons, the Government of India has launched two flagship schemes namely Pradhan Mantri Shram Yogi Maan-Dhan Yojana (PM-SYM) and National Pension Scheme for Traders, Shopkeeper and Self-Employed Persons (NPS- Traders) to provide monthly minimum assured pension of Rs.3000/- after attaining the age of 60 years. These are voluntary and contributory pension schemes. The workers in the age group of 18-40 years whose monthly income is Rs.15000/- or less can join the PM-SYM and whose annual turnover is not exceeding Rs.1.5 crore can join NPS - Traders. Under both the schemes, 50% monthly contribution is payable by the beneficiary and equal matching contribution is paid by the Central Government. The details of numbers of beneficiaries as on 28.02.2021 under PMSYM and NPS Traders, 44.90 Lakh and 43,700 respectively. The details of fund allocated and expenditure incurred under both the schemes is at annexure.**

**Further, no case of misappropriation or pilferage of the funds allocated for the welfare of the unorganised workers in the country has come to the notice.**

**\***

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

**ANNEXURE**

ANNEXURE REFERED TO IN REPLY TO PART (a) & (b) OF LOK SABHA UN-STARRED QUESTION NO. 4147 FOR 22.03.2021 REGARDING “WELFARE SCHEMES FOR UNORGANISED WORKERS” RASIED BY SHRI RAVNEET SINGH BITTU

Pradhan Mantri Shram Yogi Maan-dhan:

Year	Fund allocated (Rs. In crore)	Expenditure (Rs. In crore)
2018-19	50	49.49
2019-20	408	359.95
2020-21	330	321.29

National Pension Scheme for Traders, Shopkeeper and Self-Employed Persons:

Year	Fund allocated (Rs. In crore)	Expenditure (Rs. In crore)
2019-20	160	156
2020-21	15	6.21

\*\*\*\*\*