

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
LOK SABHA
UNSTARRED QUESTION NO. 129
TO BE ANSWERED ON 18.07.2022**

WELFARE MEASURES FOR UNORGANISED WORKERS

129. SHRI SUNIL BABURAO MENDHE:

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

- (a) whether the Government has formulated and implemented a number of welfare measures for the unorganized workers particularly for the rural and agricultural labourers;**
- (b) if so, the details thereof;**
- (c) the details of funds allocated and utilized under the schemes during the last three years and the current year, State and scheme-wise, particularly for the State of Maharashtra; and**
- (d) the estimated number of labourers/workers benefited by these schemes during the said period and other steps taken by the Government exclusively for their welfare?**

ANSWER

**MINISTER OF STATE FOR LABOUR AND EMPLOYMENT
(SHRI RAMESWAR TELI)**

(a) to (d): As per the Unorganised Workers' Social Security Act, 2008, the Government is mandated to provide Social Security to the workers of unorganised sector including rural and agricultural labourers by formulating suitable welfare schemes on matters relating to life and disability cover, health and maternity benefits, old age protection etc. The details of the social security schemes are as follows:

- (i) 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**

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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. As on 31.05.2022, a total number of 12.89 crore beneficiaries have been enrolled under PMJJBY. 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'.

(ii) 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. It is a completely cashless and paperless scheme. The beneficiary families under AB-PMJAY have been identified from Social Economic Caste Census (SECC) of 2011 basis 6 deprivation and 11 occupational criteria across rural and urban areas. As on 12.07.2022, a total of 18.47 crore individuals have been verified and provided with the Ayushman Cards. The details of funds released to the Maharashtra for implementation of the AB-PMJAY during last three years are as under;

(Rs. in crores)

State	FY 2019-20	FY 2020-21	FY 2021-22
Maharashtra	241.88	376.65	324.75

(iii) 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

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Government's contribution is provided to LIC being the fund manager. As on 11.07.2022, a total of more than 48.19 lakh workers have been enrolled under the scheme whereas in the State of Maharashtra more than 6.10 lakh workers have been enrolled under PMSYM Scheme. The year-wise details of the funds released to LIC are as under;

Sl. No.	Financial Year	Funds released to LIC towards Government's 50% contribution (Rs. in crores)
1.	2018-19	49.49
2.	2019-20	324.70
3.	2020-21	301.89
4.	2021-22	320.00

Apart from above, other schemes such as Public Distribution System through One Nation One Ration Card scheme under National Food Security Act, Mahatma Gandhi National Rural Employment Guarantee Act, Deen Dayal Upadhyay Gramin Kaushal Yojana, Pradhan Mantri Awas Yojana, Gareeb Kalyan Rojgar Abhiyan, Mahatma Gandhi Bunkar Bima Yojana, Deen Dayal Antyodaya Yojana, PMSVANidhi, Pradhan Mantri Kaushal Vikas Yojana etc. are also available for the unorganised workers including rural and agricultural labourers depending upon their eligibility criteria.
