

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
LOK SABHA
UNSTARRED QUESTION NO. 95
TO BE ANSWERED ON 18.07.2022**

**UNORGANISED, RURAL AND AGRICULTURAL LABOURERS IN
MAHARASHTRA**

95. SHRI HEMANT TUKARAM GODSE:

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 in the State of Maharashtra;**
- (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 Maharashtra;**
- (c) whether the Government has come across any cases of 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 FOR LABOUR AND EMPLOYMENT
(SHRI RAMESWAR TELI)**

(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, (iii) old age protection and (iv) any other benefit as may be determined by the Central Government.

Contd..2/-

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. 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'.

The health and maternity benefits are addressed through Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) which is a universal health scheme. Under the scheme, Rs. 5 lakh health coverage per family is provided for secondary and tertiary hospitalization free of cost. The beneficiary families under Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) have been identified from Social Economic Caste Census (SECC) of 2011 under deprivation and occupational criteria. The details of funds incurred under the scheme are as under;

Year	Amount of central share of premium released to the States (Rs. in crores)
2019-20	2992.93
2020-21	2544.09
2021-22	2940.66

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. 3,000/- 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. 15,000/- or less and not a member of EPFO/ESIC/NPS (Govt. funded) can join the PM-SYM and whose annual turnover is not exceeding Rs. 1.5 crore, not a member of EPFO/ESIC/NPS (Govt. funded)/PM-SYM and not an income tax payer 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. A total of 48.19 lakhs (as on 11.07.2022) and 50529 (as on 27.06.2022) beneficiaries have been enrolled under PM-SYM and NPS Traders respectively. The details of fund allocated and expenditure incurred under both the schemes is at annexure.

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, PMSVANidhi, Pradhan Mantri Kaushal Vikas Yojana, are also available to the unorganised workers depending upon their eligibility criteria.

Any misappropriation of funds in any scheme is dealt by the appropriate governments as per law. No such statistics are maintained centrally.

ANNEXURE

ANNEXURE REFERED TO IN REPLY TO PART (a) TO (d) OF LOK SABHA UN-STARRED QUESTION NO. 95 FOR 18.07.2022 REGARDING “UNORGANISED, RURAL AND AGRICULTURAL LABOURERS IN MAHARASHTRA” RASIED BY SHRI HEMANT TUKARAM GODSE

Pradhan Mantri Shram Yogi Maan-dhan

(Rs. in crores)

Year	Fund allocated	Expenditure
2019-20	408.00	359.95
2020-21	330.00	319.71
2021-22	350.00	324.23

National Pension scheme for traders, shopkeepers and self-employed persons.

(Rs. in crores)

Year	Fund allocated	Expenditure
2019-20	160.00	156.00
2020-21	15.00	5.94
2021-22	1.00	0.24
