

# Welfare Schemes for Unorganised Workers

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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.

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;

Year	Beneficiaries
2017-18	28278851
2018-19	33658896
2019-20	26653506

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;

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

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 detail of fund incurred under the scheme is as under;

Year	Expenditure (Rs. In Crore)
Year	Amount of central Share of premium release to the States (Rupees in Crores)

Sept. 2018- March, 2019	1849.55
April, 2019-March, 2020	2992.95
April, 2020- 28th Feb. 2021	1657.25

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 given below:

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.

**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

This information was given by Minister of State (I/C) for Labour & Employment Shri Santosh Kumar Gangwar in a written reply in Lok Sabha today.

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