

employment generation. Under this scheme, Government is paying entire employer's contribution (12% or as admissible) towards EPF and EPS for all eligible new employees for all sectors for 3 years.

Besides these initiatives, flagship programmes of the Government such as Make in India, Digital India, Swachh Bharat Mission, Smart City Mission, Atal Mission for Rejuvenation and Urban Transformation, Housing for All, Infrastructure development and Industrial corridors have the potential to generate productive employment opportunities. Ministries/ Departments/ States run skill development schemes across various sectors to improve the employability of youth and also facilitate placements. Schemes such as the National Apprenticeship Promotion Scheme (NAPS) wherein Government reimburses 25 percent of the stipend payable to apprentices also enhances employability of the youth to access employment.

Welfare schemes for unorganised workers

554. SHRI HARNATH SINGH YADAV:

DR. L. HANUMANTHAIAH:

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

(a) whether a number of welfare schemes have been formulated and implemented for the unorganised workers, particularly for rural and agricultural labourers;

(b) if so, the details thereof along with the monitoring mechanism of the schemes, particularly in case of accidents;

(c) the details of funds allocated and utilised under the schemes during each of the last three years and the current year, State/UT-wise and scheme-wise; and

(d) the other steps taken by Government exclusively for the welfare of agricultural labourers in the country?

THE MINISTER OF STATE OF THE MINISTRY OF LABOUR AND EMPLOYMENT (SHRI SANTOSH KUMAR GANGWAR): (a) to (d) In order to provide social security benefits to the workers in the unorganised sector including rural and agricultural workers, the Government has enacted the Unorganised Workers' Social Security Act, 2008. This Act stipulates formulation of suitable welfare schemes for unorganised workers 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 Central Government in 2017, converged the social security scheme of Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana

(PMSBY) to provide life and disability coverage to the unorganised workers depending upon their eligibility. Under the converged PMJJBY/PMSBY, ₹ 2 lakh is given on death due to any cause and ₹ 4 lakhs on accidental death, ₹1 lakh on partial disability and ₹2 lakh on permanent disability. The annual premium of ₹342 is shared on 50:50 basis by the Central Government and the State Governments.

Government of India in February 2019, launched Pradhan Mantri Shram Yogi Maandhan (PM-SYM), a voluntary and contributory pension Scheme, for the benefit of unorganised workers. Under the scheme, minimum assured monthly pension of ₹3000/- will be provided to the beneficiaries after attaining the age of 60 years. Under the Scheme, the subscriber is required to pay the prescribed contribution amount and the Central Government provides the equal matching contribution.

These schemes are implemented through Life Insurance Corporation of India under the overall supervision of the Ministry of Labour and Employment.

Government subsidizes the premium payable under the scheme through Government of India Social Security Fund. Normally, fifty percent of the premium of the member of the scheme is subsidized through Social Security fund which is maintained by LIC of India. Balance fifty percent of the premium is either contributed by State Government / Nodal Agency. Social Security Fund is not maintained State wise nor Scheme-wise. As such data regarding State-wise or Scheme-wise expenditure is not available. The expenditure incurred on Social Security Schemes from the Social Security Fund maintained by LIC, during last three years towards providing insurance cover is as under:

Year	Expenditure (cr.)
2016-17	385.34
2017-18	435.16
2018-19	587.52

The budget and expenditure details for the newly launched PMSYM scheme is as under:—

Scheme	2017-18		2018-19 (Till date)	
	BE/RE	Expenditure	BE	Expenditure
PMSYM	0/50	49.49	500	97

Note: BE/RE - Budget Estimates / Revised Estimates.