

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

**RAJYA SABHA**

**UNSTARRED QUESTION NO. 1049  
TO BE ANSWERED ON 28.07.2021**

**SOCIAL WELFARE OF LABOURERS IN UNORGANISED SECTOR**

**1049 # SHRI RAM NATH THAKUR:**

**Will the Minister of Labour and Employment be pleased to state:**

- (a) the programmes being run by Government for the social welfare of labourers employed in unorganised sector such as the farm labourers; and**
- (b) whether Government would make any scheme dedicated to the farm labourers in the country in order to lessen their problems as it is a fact that a major section of the population makes their living out of working in the agricultural sector?**

**ANSWER**

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

**(a) & (b): As per the mandate given in the Unorganised Workers' Social Security Act (UWSS), 2008 the Government is committed to provide Social Security to all the workers of the unorganised sector including farm labourers by formulating suitable welfare schemes on the 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 UWSS Act has been now subsumed in the Code on Social Security, 2020.**

**Contd..2/-**

**Life and disability cover is provided through Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Surksha Bima Yojana (PMSBY) launched in 2015. The beneficiary in the age group of 18-50 years and 18-70 years is eligible under PMJJBY and PMSBY respectively. The benefits under the schemes are Rs. 2.00 lakh on death due to any reason and permanent disability, Rs. 4.00 lakh on death due to accident and Rs. 1.00 lakh on partial disability. The annual premium for both the schemes is Rs. 342/- (Rs. 330/- for PMJJBY + Rs. 12/- for PMSBY) depending upon their eligibility.**

**The health and maternity benefits are addressed through Ayushman Bharat Scheme which is a universal health scheme launched in 2018. Under the scheme, Rs. 5 lakh health coverage per family is provided for secondary and tertiary treatments free of cost. The beneficiary families under Ayushman Bharat scheme have been identified on the basis of Socio Economic Caste Census Data, 2011.**

**Old age protection is provided through a pension scheme namely Pradhan Mantri Shram Yogi Maan Dhan (PM-SYM) Yojana launched in March, 2019. It provides monthly minimum assured pension of Rs. 3000/- after attaining the age of 60 years. This is a voluntary and contributory pension scheme. 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 scheme. Under the scheme, 50% monthly contribution is payable by the beneficiary and equal matching contribution is paid by the Central Government.**

**These schemes are equally applicable for farm/agricultural labourers. Further, the Government of India is implementing Interest Subvention Scheme (ISS) which is a central sector scheme for the welfare of farmers. ISS is being implemented with a view to provide concessional short term agri-loans to the farmers practising Crop husbandry, Animal husbandry, Dairying and fisheries. The benefits of ISS have also been extended to farmers in allied activities like Animal Husbandry and Fisheries to existing Kisan Credit Card (KCC) holders within the overall limit of Rs. 3.00 lakh and issue of new KCC for Animal Husbandry and Fisheries farmers with provision of benefit of Interest Subvention & Prompt Repayment Incentive (IS& PRI) for loan amount upto Rs. 2.00 lakh per annum to lessen the problems of farm/agricultural labourers.**