

PM Garib Kalyan Package

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Source: PIB

The Union Finance announced Rs 1.70 Lakh Crore relief package under Pradhan Mantri Garib Kalyan Yojana for the poor to help them fight the battle against CoronaVirus.

Pradhan Mantri Garib Kalyan Package

Following are the **components of the Pradhan Mantri Garib Kalyan Package:**

1. Insurance scheme for health workers fighting COVID-19 in Government Hospitals and Health Care Centres

- Safai karamcharis, ward-boys, nurses, ASHA workers, paramedics, technicians, doctors and specialists and other health workers would be covered by a **Special insurance Scheme.**
- Any health professional, **who while treating Covid-19 patients,** meet with some accident, then he/she would be compensated with an **amount of Rs 50 lakh under the scheme.**
- All government health centres, wellness centres and hospitals of Centre, as well as States, would be covered under this scheme **approximately 22 lakh health workers would be provided insurance cover to fight this pandemic.**

2. PM Garib Kalyan Ann Yojana

- 80 crore individuals, i.e, roughly two-thirds of India's population would be covered under this scheme.
- Each one of them would be provided double(5+5) of their current entitlement **over the next three months.**

- This additionality would be **free of cost.**
- **Pulses:**
 - To ensure adequate availability of protein to all the above-mentioned individuals, 1 kg per family, would be provided pulses according to regional preferences for next three months.
 - These pulses would be provided free of cost by the Government of India.

3. **Under Pradhan Mantri Garib Kalyan Yojana, Benefit to farmers:**

- The first instalment of Rs 2,000 due in 2020-21 will be front-loaded and paid in April 2020 itself under the PM KISAN Yojana.
- It would cover 8.7 crore farmers

4. **Cash transfers Under PM Garib Kalyan Yojana:**

- A total of 20.40 crores PMJDY women account-holders would be given an **ex-gratia of Rs 500 per month for the next three months.**
- **Gas cylinders:** Under PM Garib Kalyan Yojana, **gas cylinders, free of cost,** would be provided to 8 crore poor families **for the next three months.**
- **Help to low wage earners in organised sectors:**
 - Wage-earners below Rs 15,000 per month in businesses having less than 100 workers are at risk of losing their employment.
 - Under this package, **the government proposes to pay 24 percent of their monthly wages into their PF accounts for the next three months.**
 - This would prevent disruption in their employment.
- **Support for senior citizens (above 60 years), widows and Divyang:**
 - There are around 3 crore aged widows and people in

Divyang category who are vulnerable due to economic disruption caused by COVID-19.

- The government will give them **Rs 1,000** to tide over difficulties during next three months.

▪ **MNREGA**

- Under PM Garib Kalyan Yojana, **MNREGA wages would be increased by Rs 20 with effect from 1 April, 2020**. Wage increase under MNREGA will provide an additional Rs 2,000 benefit annually to a worker.
- This will benefit approximately 13.62 crore families.

5. Self-Help groups:

- Women organised through 63 lakhs Self Help Groups (SHGs) support 6.85 crore households.
- **Limit of collateral-free lending would be increased from Rs 10 to Rs 20 lakhs.**

6. Other components of PM Garib Kalyan package

▪ **Organised sector:**

- **Employees' Provident Fund Regulations will be amended to include Pandemic as the reason to allow non-refundable advance of 75 percent of the amount or three months of the wages, whichever is lower, from their accounts.**
- Families of four crore workers registered under EPF can take benefit of this window.
- **Building and Other Construction Workers Welfare Fund:**
 - **A Welfare Fund for Building and Other Constructions Workers** has been created under a Central Government Act.
 - There are around 3.5 Crore registered workers in the Fund.
 - **State Governments will be given directions to**

utilise this fund to provide assistance and support to these workers to protect them against economic disruptions.

- **District Mineral Fund**

- **The State Government will be asked to utilise the funds available under District Mineral Fund (DMF)** for supplementing and augmenting facilities of medical testing, screening and other requirements in connection with preventing the spread of COVID-19 pandemic as well as treating the patients affected with this pandemic.