

Social security schemes for labourers

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The Government is mandated to provide Social Security to unorganised sector 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.

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 29.06.2022, a total number of 13.10 crore beneficiaries including the State of Uttar Pradesh has 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'. As on 29.06.2022, a total number of 29.01 crore beneficiaries including the State of Uttar Pradesh has been enrolled under PMSBY.

The Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) provides an annual health cover of Rs. 5 lakhs per eligible family for secondary and tertiary care hospitalization corresponding to 1949 treatment procedures across 27 specialties. It is a completely cashless and paperless scheme. The beneficiary families under AB-PMJAY have been identified from Social Economic Caste Census (SECC) of 2011 basis 6 deprivation and 11 occupational criteria across rural and urban areas. As on 12.07.2022, a total of 18.47 crore individuals including the State of Uttar Pradesh have been verified and provided with the Ayushman Cards.

In order to provide old age protection, the Government of India launched PradhanMantriShram Yogi Maan-Dhan (PM-SYM) pension scheme in 2019. It provides monthly pension of Rs. 3000/- after attaining the age of 60 years. 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 PM-SYM Scheme. Under this scheme 50% monthly contribution is payable by the beneficiary and equal matching contribution is paid by the Central Government. Under the scheme, the funds towards Government's contribution are provided to LIC being the fund manager. As on 22.07.2022, a total of more than 48.56 lakh workers including the State of Uttar Pradesh have been enrolled under the scheme.

Apart from these schemes, Atal Pension Yojana, Public Distribution System under National Food Security Act, Mahatma Gandhi National Rural Employment Guarantee Act, DeenDayalUpadhyayGraminKaushalYojana, PradhanMantriAwasYojana, National Social Assistance Programme, GareebKalyanRojgarYojana, Mahatma Gandhi BunkarBimaYojana, DeenDayalUpadhyayAntyodayaYojana, PMSVANidhi, PradhanMantriKaushalVikasYojana, are also available to theunorganised workers depending upon their eligibility criteria.

The Government has launched e-Shram portal in August, 2021 with an objective to create National Database of unorganised workers and to facilitate delivery of Social Security Schemes/Welfare Schemes to the unorganised workers. As on 25.07.2022, more than 28 croreunorganised workers have been registered on e-Shram Portal.

This information was given by the Minister of State for Labour & Employment, Shri Rameswar Teli in a written reply in Rajya Sabha today.

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