

# Welfare Schemes for Labourers

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The Minister of State for Labour and Employment, Shri Rameswar Teli in a written reply to a question in Rajya Sabha today informed the details of the welfare schemes for the workers/labourers formulated by the 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.

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/postoffice account through 'auto-debit'.

The Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (ABPMJAY) 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.

In order to provide old age protection, the Government of India launched Pradhan Mantri Shram 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 is provided to LIC being the fund manager.

Apart from above, other schemes such as Public Distribution System through One Nation One Ration Card scheme under National Food Security Act, Mahatma Gandhi National Rural Employment Guarantee Act, Deen Dayal Upadhyay Gramin Kaushal Yojana, Pradhan Mantri Awas Yojana, Gareeb Kalyan Rojgar Abhiyan, Mahatma Gandhi Bunkar Bima Yojana, Deen Dayal Antyodaya Yojana, PMSVANidhi, Pradhan Mantri Kaushal Vikas Yojana etc. are also available for the unorganised workers including labourers depending upon their eligibility criteria.

In the written reply it was stated that e-SHRAM portal was launched in August, 2021 with an objective to create National Database of Unorganised Workers (NDUW) of the age group of 16-59 years to facilitate delivery of Social Security Schemes/Welfare Schemes of the Central and State Governments to the unorganized workers.

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