

New measures to protect interests of unorganised labour

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As per the Unorganised Workers' Social Security Act, 2008, the Government is mandated to provide Social Security to the workers of unorganized sector by formulating suitable welfare schemes on matters relating to life and disability cover, health and maternity benefits, old age protection etc. The details of the social security schemes available for unorganised sector workers are as follow:

Life and Disability cover is provided through Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY). Risk coverage under PMJJBY scheme is for Rs. 2.00 Lakh in case of death of insured, due to any reason, at annual premium of Rs. 436/-. The risk coverage under PMSBY is 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.

The health and maternity benefits are insured through Ayushman Bharat- Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) under deprivation and occupation criteria. It provides health insurance coverage upto Rs. 5.00 lakhs per family for secondary and tertiary care related hospitalization.

In order to provide old age protection to unorganised sector workers, the Government of India had launched a pension scheme in 2019 namely Pradhan Mantri Shram Yogi Maan-dhan Yojana (PM-SYM) to provide a monthly pension of Rs. 3000/- after attaining the age of 60 years to unorganized workers.

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

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

MJPS/NSK

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