

Social Security coverage to labourers

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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. In order to provide old age protection, the Government of India launched Pradhan Mantri Shram Yogi Maan-Dhan (PM-SYM) Pension Yojana in 2019. The unorganised workers who are mostly engaged as home-based workers, street vendors, mid-day meal workers, head loaders, brick kiln workers, cobblers, rag pickers, domestic workers, washer men, rickshaw pullers, landless labourers, own account workers, agricultural workers, construction workers, beedi workers, handloom workers, leather workers, audio-visual workers and similar other occupations, may join the scheme. It is a voluntary and contributory pension scheme.

It provides monthly minimum assured 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 can join the PM-SYM Scheme. Further, he should not be a member of New Pension Scheme (NPS), Employees' State Insurance Corporation (ESIC) scheme or Employees' Provident Fund Organisation (EPFO) and he should not be an income tax payee. As on 25.01.2024, total 49,77,736 beneficiaries have been enrolled in the country which includes 1,35,777 from the State of Karnataka.

Also, 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 PMSBY is also available to the people in the age group of 18 to 70 years with a bank/post office account. 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.

Further, 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.

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 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 including labourers depending upon their eligibility criteria.

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

MJPS/NSK

