

Welfare Of Workers In Unorganized Sector

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The Government is implementing the Unorganised Workers Social Security Act (UWSS), 2008, to provide social security to unorganized workers by formulating suitable welfare schemes on the 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.

Life and disability cover is available under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) based on contribution made by subscriber. PMJJBY is available to the people in the age group of 18 to 50 years and it provides for risk coverage Rs. 2.00 lakh in case of death, due to any reason, at an annual premium of Rs. 436/-. The Pradhan Mantri Suraksha Bima Yojana (PMSBY) is available to the people in the age group of 18 to 70 years with risk coverage of Rs 2.00 lakh in case of accidental death or total permanent disability and Rs. 1.00 lakh for partial permanent disability on payment of annual premium of Rs. 20.

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.

In order to provide old age social security cover, 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 unorganized workers in the age group of 18-40 years whose monthly income is Rs.15000/- or less and who are not a member of EPFO/ESIC/NPS (Govt. funded) can join the PM-SYM Scheme. Under this scheme 50% of the monthly contribution is payable by the beneficiary and equal matching contribution is paid by the Central Government.

This information was given by the Union Minister of State for Labour & Employment, Smt. Shobha Karandlaje in a written reply in Lok Sabha today.

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