



Ministry of Labour & Employment



Labourers Covered Under Social Security Schemes

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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 are 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 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. As on 28.06.2023 total 16,92,48,279 and 36,17,75,732 beneficiaries have been enrolled in the country under PMJJBY and PMSBY respectively. In Karnataka the number of beneficiaries under PMJJBY and PMSBY are 75,43,970 and 1,61,70,795 respectively.


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. As on 25.07.2023 approx. 24.19 Crore beneficiaries have been verified and Ayushman Cards Created in the country and in Karnataka the number is 1,41,20,609.

In order to provide old age protection, the Government of India launched Pradhan Mantri Shram Yogi Maan-Dhan (PM-SYM) pension yojana in 2019. 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. Under this scheme 50% monthly contribution is payable by the beneficiary and equal matching contribution is paid by the Central Government. As on 25.07.2023, total 49,47,212 beneficiaries have been enrolled in the country and the number of beneficiaries is 1,30,527 in the State of Karnataka.

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 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.

 Ministry of Labour & Employment has also launched eShram portal on 26.08.2021, to create a National Database of the Unorganized Workers. It consists of name, occupation, address, educational qualification, skill types, family details etc. As on 25.07.2023 approx. 28.97 crore unorganized workers have been identified and registered on eShram Portal.

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

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