

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT**

RAJYA SABHA

**UNSTARRED QUESTION NO. 267
TO BE ANSWERED ON 03.02.2021**

SCHEMES FOR UNROGANISED SECTOR

267#. MS. SAROJ PANDEY:

Will the Minister of Labour and Employment be pleased to state:

- (a) whether Government proposes to formulate any new scheme in future for better health and livelihood for workers in unorganised sector; and**
- (b) if so, the details of the nature of this scheme and changes this scheme would bring in their lives?**

ANSWER

**MINISTER OF STATE (IC) FOR LABOUR AND EMPLOYMENT
(SHRI SANTOSH KUMAR GANGWAR)**

(a) & (b): The Government is mandated to bring betterment in health facilities and livelihood for workers in the unorganised sector through its various welfare schemes. The Government enacted the Unorganised Workers' Social Security Act, 2008. This Act mandates formulation of suitable welfare schemes for unorganised workers on 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. Further, the Act also stipulated that the State Government may formulate and notify, from time to time, suitable welfare schemes for unorganised workers,

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including schemes relating to - (a) provident fund, (b) employment injury benefit, (c) housing, (d) educational schemes for children, (e) skill upgradation of workers, (f) funeral assistance; and (g) old age homes. The said Act has now been subsumed in The Code on Social Security 2020 with the wider scope of welfare for the Unorganised Workers including Gig workers and Platform workers.

The Government of India has launched Pradhan Mantri Jan Aarogya Yojana to provide universal health coverage to the people in the country. The Ministry of Labour & Employment administers the Labour Welfare schemes for Beedi/Cine/Iron Ore/Manganese Ore/Chrome Ore/Limestone and Dolomite Mine workers. Specially with an objective to provide primary health care facilities & financial assistance to their wards for education.

For old age protection in the form of monthly pension, Ministry of Labour & Employment in 2019 has launched Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) Yojana which is a voluntary and contributory pension scheme for providing monthly minimum assured pension of Rs. 3,000/- on attaining the age of 60 years. The unorganised workers in the age group of 18-40 years whose monthly income is Rs. 15,000/- or less and not a member of EPFO/ESIC/NPS(Govt. funded) can join the scheme. Under the scheme, 50% monthly contribution is payable by the beneficiary and equal matching contribution is paid by the Central Government.

The life and disability coverage is provided through Pradhan Mantri Jeevan Jyoti Bima Yojana and Pradhan Mantri Suraksha Bima Yojana. These scheme are available through banks on an annual premium of Rs. 330/- and Rs. 12/- respectively. The benefits under the scheme is Rs. 2.0 lakh given on death due to any cause, Rs. 2 lakh on permanent disability, Rs. 1.0 lakh on partial disability and Rs. 4.0 Lakh on death due to accident.
