

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
RAJYA SABHA
UNSTARRED QUESTION NO. 1526
TO BE ANSWERED ON 12.02.2026**

COVERAGE OF SOCIAL SECURITY SCHEMES

1526. SHRI RATANJIT PRATAP NARAIN SINGH:

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

- (a) whether increase in coverage of social security to 64.3 per cent has directly impacted informal sector workers, especially women and gig workers;**
- (b) whether targeted schemes are being strengthened to further bridge the remaining welfare gap for vulnerable populations and if so, the details thereof;**
- (c) how digital integration (eg. e-Shram, Aadhaar) has improved beneficiary identification and service delivery under social security programmes; and**
- (d) whether Government plans to expand contributory social security schemes to more low-income households in rural and semi-urban areas and if so, the details thereof?**

ANSWER

**MINISTER OF STATE FOR LABOUR AND EMPLOYMENT
(SUSHRI SHOBHA KARANDLAJE)**

(a) to (d): India has achieved a historic milestone in the realm of social protection coverage, recording one of the most significant expansions globally. According to the latest data from the International Labour Organization's (ILO) ILOSTAT database, India's social security coverage has increased from 19% in 2015 to 64.3% in 2025. India's expansion in social protection coverage has been enabled by a strong foundation of digital and financial inclusion.

For the first time, the definition of 'gig workers' and 'platform workers' and provisions related to the same have been made in the Code on Social Security, 2020 which has come into force w.e.f. 21.11.2025.

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The Code provides for framing of suitable social security measures for gig workers and platform workers on matters relating to life and disability cover, accident insurance, health and maternity benefits, old age protection, etc. The Code provides for setting up a Social Security Fund to finance the welfare schemes. The Code also has provisions to constitute a National Social Security Board for the purposes of the welfare of gig workers and platform workers.

Further, the Ministry of Labour and Employment had launched eShram portal on 26.08.2021 for creation of a Comprehensive Centralised National Database of Unorganised Workers including gig workers, platform workers, etc. The eShram portal is meant to register and support the unorganised workers by providing them a Universal Account Number (UAN) on a self-declaration basis. The Ministry of Labour and Employment has also launched the eShram- 'One-Stop-Solution' that entails integration of different social security/welfare schemes in a single portal i.e., e-Shram. This is envisaged to enable unorganised workers registered on eShram to access social security schemes and see benefits availed by them so far, through eShram.

So far, fourteen (14) schemes of different Central Ministries/ Departments have already been integrated/ mapped with the eShram to enhance social security coverage to unorganised workers, such as Pradhan Mantri Street Vendors Atmanirbhar Nidhi (PMSVANidhi), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Viksit Bharat-Guarantee for Rozgar and Ajeevika Mission (Gramin) (VB-G RAM G), Pradhan Mantri Awas Yojana – Gramin (PMAY-G), Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), Pradhan Mantri Awas Yojana – Urban (PMAY-U), Pradhan Mantri Matsya Sampada Yojana (PMMSY), Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), One Nation One Ration Card (ONORC) and Pradhan Mantri Matru Vandana Yojana (PMMVY), etc.

Apart from the above, e-Shram has linkages with Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM), National Career Service (NCS), Skill India Digital Hub (SIDH), Unified Mobile Application for New-age Governance (UMANG), Digital Locker (DigiLocker), myScheme and Open Government Data Platform (OGD).

The Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) scheme was launched in February, 2019 in order to provide old age protection to the workers of unorganised sector. This is a voluntary and contributory pension scheme. Under the scheme, a monthly assured pension of Rs. 3000/- is provided to the unorganised workers after attaining the age of 60 years. The workers in the age group of 18 to 40 years whose monthly income is Rs. 15000/- or less and not a member of EPFO/ESIC/NPS (Govt. funded) are eligible to join the scheme. The monthly contribution amount ranges from Rs. 55/- to Rs. 200/-, depending upon the entry age of the beneficiary. Under the scheme, 50% monthly contribution is payable by the beneficiary and equal matching contribution is paid by the Central Government. Enrolment in the Scheme is done through the Common Service Centres, with its network of about 4 lakh Centres across the country. Eligible unorganised workers can also self-enroll through visiting the portal www.maandhan.in.

The Pradhan Mantri Suraksha BimaYojana (PMSBY) and the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) are available to persons including agriculture labourers. PMSBY provides protection against death or disability due to accident. PMJJBY provides insurance cover for death due to any cause. The benefits of Rs. 2 lakh in case of death of insured in the age group of 18 to 50 years, due to any reason, at an annual premium of Rs. 436/- under PMJJBY and 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 of the insured in the age group of 18 to 70 years at a premium of Rs. 20/- per annum under PMSBY are provided.
