GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
RAJYA SABHA
UNSTARRED QUESTION NO. 579
TO BE ANSWERED ON 23.07.2026

SOCIAL SECURITY SCHEMES FOR UNORGANIZED WORKERS

579. # SHRI NEERAJ DANGI:

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

(a)the details of progress made, so far, by Government to bring unorganized sector workers under the ambit of social security schemes;
(b)the percentage of workforce presently under social security coverage in the country, State-wise; and
(c)the details of action plan of Government for extending social security coverage to women, domestic workers along with gig and platform workers?

ANSWER

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

(a) to (c): The Code on Social Security, 2020 has come into force on 21.11.2025 with the objective to consolidate and simplify the existing social security laws into a single framework and to extend social security coverage to all workers, including organized, unorganized, gig, platform, and self-employed workers, by ensuring universal access to social security benefits, promoting portability of benefits across employments and States, enabling the Central and State Governments to frame appropriate schemes, leveraging technology for efficient delivery, and clearly defining the roles of governments, employers, and aggregators in order to provide comprehensive social protection to the workforce in line with evolving labour market conditions.

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.

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In order to extend social security benefits to the workers in the unorganised sector, the Central Government has launched the eShram Portal on 26.08.2021 for creation of a National Database of Unorganised Workers (NDUW) seeded with Aadhaar. As on date, more than 31.78 crore unorganised workers have registered on a self-declaration basis in the eShram portal, which facilitates access to various social security and welfare schemes.

Unorganised workers are also being covered under various social security schemes implemented by the Government. Major schemes include the following:

Pradhan Mantri Shram Yogi Maandhan (PM-SYM): A voluntary and contributory pension scheme for unorganised workers aged 18-40 years with monthly income up to Rs. 15,000. The subscriber contributes between Rs. 55 and Rs. 200 per month, depending on the age of entry, and the Government provides an equal matching contribution. The subscriber receives a minimum assured pension of Rs. 3,000 per month after attaining the age of 60 years.

National Pension Scheme for Traders and Self-Employed Persons (NPS-Traders): A pension scheme for shopkeepers, traders and self-employed persons with annual turnover not exceeding Rs. 1.5 crore and aged 18-40 years, providing minimum assured pension of Rs, 3,000 per month after the age of 60 years, with matching contribution by the Government.

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY): A life insurance scheme providing life cover of Rs. 2 lakh for death due to any cause at an annual premium of Rs. 436.

Pradhan Mantri Suraksha Bima Yojana (PMSBY): An accident insurance scheme providing Rs. 2 lakh coverage for accidental death or permanent disability and Rs. 1 lakh for partial disability at an annual premium of Rs. 20.

Atal Pension Yojana (APY): Under the APY, all Indian citizens between the ages of 18 and 40 years are eligible to join, subject to the condition that they are not income taxpayers. Subscribers become eligible to receive pension benefits upon attaining the age of 60 years, provided that all due contributions have been made up to that age.

Contd..3/-

The scheme was launched in 2015 and is currently in its accumulation phase. The first pension payouts under APY will commence from 2035 onwards, as subscribers who enrolled at the age of 40 years in 2015 will attain the age of 60 years in 2035 and become eligible to receive pension benefits. Accordingly, there are no senior citizens currently covered under APY.

Further the gross enrolments under APY as on 15.07.2026 stands around 9.36 crore.

Pradhan Mantri Kisan Maandhan Yojana (PM-KMY): A voluntary contributory pension scheme for small and marginal farmers aged 18-40 years, providing minimum assured pension of Rs. 3,000 per month after attaining the age of 60 years, with matching contribution by the Government.

Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB PM-JAY): A flagship health assurance scheme providing health cover of Rs. 5 lakh per family per year for secondary and tertiary hospitalization to economically vulnerable families, including a large number of workers from the unorganised sector.

For the first time, the definition of ‘gig workers’ and ‘platform workers’ and provisions related to the same have been provided in the Code on Social Security, 2020 which has come into force on 21.11.2025.

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 of a Social Security Fund to finance these 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 Social Security (Central) Rules, 2026, notified on 08.05.2026, mark a significant step towards extending formal social protection to gig and platform workers. The Rules operationalize the provisions of the Code by mandating registration of gig and platform workers on the Central Government portal, requiring aggregators to share worker-related data through Application Programming Interface (API) or other electronic means, prescribing eligibility criteria for social security benefits, and strengthening accountability of aggregators in relation to welfare measures for such workers.

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