(a): The Employees’ State Insurance (ESI) Corporation has launched the Atal Bimit Vyakti Kalyan Yojana with the objective to provide some relief to the insured person (IP) in case he becomes unemployed otherwise than on closure of factory. Relief to the extent of 25% of the average per day earning (total earning during the four contribution period/730 days) during the previous four contribution periods to be paid up to maximum 90 days of unemployment once in lifetime of the IP on submission of claim in form of an Affidavit is provided under the Scheme.
(b) to (d): The scheme has been made effective w.e.f. 01.07.2018 on pilot basis for a period of two years initially. The scheme covers all the States/Union Territories where ESI Scheme is implemented except Arunachal Pradesh and Lakshadweep. A provision of Rs. 5 crore was made for the year 2018-19. Till June 2019 an amount of Rs. 2,05,558 has been paid in 28 cases.

(e): Government of India has enacted a comprehensive legislation in the form of the Factories Act, 1948, the Dock Workers (Safety, Health and Welfare) Act, 1986 and the Mines Act, 1952 for taking care of the safety, health & welfare issues of the workers employed in manufacturing sector, port sector and mining sector respectively.

In addition, the Industrial Disputes Act, 1947, the Trade Unions Act, 1926, the Plantation Labour Act, 1951, the Industrial Employment (Standing Orders) Act, 1946 and the Sales Promotion Employees (Conditions of Services) Act, 1976 inter-alia aims to provide better working conditions to the workers.

In order to provide social security benefits to the workers in the unorganized sector, the Government has enacted the Unorganized Workers’ Social Security Act, 2008. This Act stipulates formulation of suitable welfare schemes for unorganized 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. Life and disability cover is provided through Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) to the unorganized workers depending upon their eligibility. Government of India and State Governments pay the annual premium in equal share. The health and maternity benefits are addressed through Ayushman Bharat scheme. For old age protection in the form of monthly pension, Government of India has recently launched Pradhan Mantri Shram Yogi Maandhan. Under the scheme, minimum assured monthly pension of Rs.3000/- will be provided to the unorganized workers after attaining the age of 60 years. This scheme is based on the 50:50 basis where 50% monthly contribution is payable by the beneficiary and equal matching contribution by the Central Government. Similarly, Cabinet has approved Pradhan Mantri Laghu Vypar Maan Dhan Yojana, a pension scheme for shopkeepers/retail traders and self – employed persons on the same lines for providing them a minimum assured monthly pension of Rs.3000/-.

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