

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

LOK SABHA

**UNSTARRED QUESTION NO. 3631
TO BE ANSWERED ON 20.12.2021**

BENEFITS OF SECURITY SCHEMES TO LABOURERS

†3631. SHRIMATI RAMA DEVI:

Will the Minister of LABOUR AND EMPLOYMENT be pleased to state:

- (a) the number of Labourers covered under Social Security Schemes in Bihar;**
- (b) the criteria and the guidelines to provide benefits of Security Schemes to labourers of unorganized sectors;**
- (c) whether any identification and registration have been carried out of unorganized sector labourers to cover them under Social Security Scheme; and**
- (d) if so, the details of the labourers for whom identification and registration have been conducted?**

ANSWER

**MINISTER OF STATE FOR LABOUR AND EMPLOYMENT
(SHRI RAMESWAR TELI)**

(a) to (d): As per the Unorganised Workers' Social Security Act, 2008, the Government is mandated to provide Social Security to the workers of unorganised 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 as follow:

(i) Life and disability cover is provided through Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Surksha Bima Yojana (PMSBY) launched in 2015. The benefits under these schemes are Rs. 2 lakh on death due to any reason or permanent disability, Rs. 4.00 lakh on death due to accident and Rs. 1 lakh on partial disability. As on 31st October, 2021, total 42,85,468 and 1,39,69,196 beneficiaries have been enrolled in Bihar under PMJJBY and PMSBY respectively.

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(ii) The health and maternity benefits are ensured through Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) under deprivation and occupational criteria. It provides health insurance coverage upto Rs.5.00 lakhs per family for secondary and tertiary care related hospitalization. In Bihar, 1,08,11,015 families are eligible to avail the benefits under AB-PMJAY.

(iii) 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 09.12.2021, total 2,00,235 beneficiaries have been enrolled in the State of Bihar.

Apart from above, other schemes such as Mahatma Gandhi National Rural Employment Guarantee Act, Deen Dayal Upadhyay Gramin Kaushal 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 unorganised sector workers depending upon their eligibility criteria.

Ministry of Labour & Employment has also launched e-SHRAM portal on 26.08.2021, to create a National Database of the Unorganised Workers. It consists of name, occupation, address, educational qualification, skill types, family details etc. All eligible registered workers are entitled to get an accidental insurance cover of Rs. 2.0 lakh free of cost for a year through PMSBY. As on 15th November, 2021, over 12 crore unorganized workers have been registered on e-SHRAM Portal.
