

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

**UNSTARRED QUESTION NO. 3997  
TO BE ANSWERED ON 18.08.2025**

**SOCIAL SECURITY SCHEMES FOR WORKERS**

**3997. SHRI THARANIVENTHAN M S:**

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

- (a) the details of the current status of social security coverage in the country, especially for workers in the unorganised and informal sectors;**
- (b) the details of the steps taken by the Government to expand social security schemes such as Provident Fund, Employee State Insurance, pension and health benefits to include more workers, particularly in Tamil Nadu and other southern States;**
- (c) the details of the measures adopted by the Government to increase awareness and ease of access for marginalized groups including women, migrant workers and daily wage earners;**
- (d) the details of the progress and impact of digital initiatives such as the e-Shram portal in enhancing social security coverage; and**
- (e) the details of the future plans and targets set by the Government to achieve universal social security coverage in the upcoming years?**

**ANSWER**

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

**(a) to (e): The Unorganised Workers' Social Security Act (UWSS), 2008 provides for, inter-alia, formulating welfare schemes for unorganized sector on the matters relating to life and disability cover, health and maternity benefits, old age protection etc. by the Central Government.**

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**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 who are 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 on the entry age of the beneficiary. Under the scheme, 50% monthly contribution is payable by the beneficiary and an equal matching contribution is paid by the Central Government. Enrolment in the Scheme is done through the Common Service Centres, and their network of about 4 lakh Centres across the country. Eligible unorganised workers can also self-enrol by visiting the portal [www.maandhan.in](http://www.maandhan.in).**

**Recently the ESIC has launched a scheme for registration of employers and employees (SPREE) to create awareness about the coverage under ESIC and to provide a one-time opportunity to all uncovered employers in all states including Tamil Nadu and Southern States to register their units under ESIC with the facility to not submit any previous records or to register new employees for already covered units.**

**The Ayushman Bharat-Pradhan Mantri Jan Arogya Yojna (ABPMJAY) provides an annual health cover of Rs. 5 lakhs per eligible family for secondary and tertiary care hospitalization. The Government of India recently approved the expansion of the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY), offering comprehensive health insurance to senior citizens aged 70 and above.**

**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 an accident. PMJJBY provides insurance cover for death due to any cause. The benefits of Rs. 2 lakh in case of death of the 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.**

**The measures taken by the Government to publicize the benefits of PM-SYM scheme are as under:**

- (i) Holding periodic review meetings with States/ UTs.**
- (ii) Common Services Centres (CSCs) are given an incentive on every eligible person enrolled in PM-SYM.**
- (iii) Launch of new features such as Voluntary Exit, Revival Module, Claim Status and Account Statement.**
- (iv) Extension of revival of dormant accounts from 1 year to 3 years.**
- (v) Two-way integration of PM-SYM and eShram.**
- (vi) SMS campaign to create awareness.**
- (vii) Addressing Chief Secretaries of States regarding enrolment under PM-SYM scheme.**

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**The Ministry of Labour and Employment launched the eShram portal (eshram.gov.in) on 26th August 2021 for creation of a comprehensive National Database of Unorganised Workers (NDUW) seeded with Aadhaar. eShram portal is meant to register and support the unorganised workers by providing them a Universal Account Number (UAN) on a self-declaration basis.**

**As on 29th July 2025, over 30.97 crore unorganised workers have already registered on eShram portal.**

**In keeping with the vision of the Budget Announcement 2024-25 on developing eShram as a One-Stop-Solution for unorganized workers to have access to various social security schemes, the Ministry of Labour and Employment launched the eShram-“One-Stop-Solution” on 21<sup>st</sup> October 2024. The eShram-“One-Stop-Solution” entails integration of different social security/ welfare schemes into a single portal i.e. eShram. This enables 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 eShram including Pradhan Mantri Street Vendors Atmanirbhar Nidhi (PMSVANidhi), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), National Family Benefit Scheme (NFBS), Mahatma Gandhi National Rural Employment Guarantee scheme (MGNREGS), 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 Vandna Yojana (PMMVY).**

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