GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
LOK SABHA
UNSTARRED QUESTION NO. 2324
TO BE ANSWERED ON 03.08.2026

WELFARE OF WORKERS OF UNORGANIZED SECTORS

2324. SHRI ANIL YESHWANT DESAI:

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

(a)whether it is a fact that there are several centrally monitored social security schemes are being implemented in the country, if so, the details thereof, State/UT-wise;
(b)the details of number of unorganised and gig workers registered under central social-security schemes in the country, particularly in Maharashtra;
(c)the details of criteria or method of their recruitment and the number of workers who have been extended benefits like insurance, pension, health, etc. under the said schemes during the last three years and the current year, State/UT and year-wise; and
(d)the details of steps being taken by the Government to increase coverage and awareness of getting social security benefits among workers in informal sectors?

ANSWER

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

(a) to (d): The Government is implementing various Central sector Social Security Schemes for providing social security benefits to different categories of workers across the country. These include, inter alia:

(i) Pradhan Mantri Shram Yogi Maandhan (PM-SYM): 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

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member of EPFO/ESIC/NPS (Contributed by Central Govt.) or not an income tax assessee 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-enrol through visiting the portal www.maandhan.in.

As on 29.07.2026, more than 54 lakh beneficiaries have been enrolled under PM-SYM scheme across the country, including more than 6.32 lakh beneficiaries in the State of Maharashtra.

(ii) Ayushman Bharat–Pradhan Mantri Jan Arogya Yojana (AB-PMJAY): AB-PMJAY is a health assurance scheme that provides cashless secondary and tertiary healthcare coverage of up to Rs. 5 lakh per family per year to eligible beneficiary families. It covers hospitalization expenses at empanelled public and private hospitals across the country.

(iii) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY): PMJJBY is a life insurance scheme available to individuals aged 18–50 years having a savings bank or post office account. It provides life insurance coverage of Rs.2 lakh in the event of death due to any cause. Beneficiaries are required to pay an annual premium (currentlyRs.436 per annum), which is auto-debited from their bank account.

(iv) Pradhan Mantri Suraksha Bima Yojana (PMSBY): PMSBY is an accident insurance scheme available to persons aged 18–70 years with a bank or post office account. It provides Rs.2 lakh for accidental death or total permanent disability and Rs.1 lakh for partial permanent disability. Beneficiaries are required to pay a nominal annual premium (currently Rs.20 per annum).

(v) Labour Welfare Scheme and Health Care Facilities for Beedi, Cine and Non-Coal Mine Workers: The Labour Welfare Organisation under the Ministry of Labour & Employment provides healthcare and welfare services to Beedi, Cine and Non-Coal Mine workers through dispensaries, hospitals, diagnostic services and reimbursement of treatment expenses.

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(vi) Pradhan Mantri Awas Yojana – Urban (PMAY-U): PMAY-U aims to provide pucca houses with basic civic amenities to eligible urban households through various implementation verticals.

(vii) Pradhan Mantri Awas Yojana – Gramin (PMAY-G): PMAY-G provides financial assistance for construction of pucca houses with basic amenities to eligible rural households. Assistance is provided by the Central and State Governments, along with convergence with other schemes for sanitation, electricity, drinking water, etc.

(viii) Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM): DAY-NRLM mobilises poor rural households, especially women, into Self-Help Groups (SHGs) to promote financial inclusion, skill development and sustainable livelihoods. The Mission facilitates access to credit and capacity building through institutional support.

(ix) Prime Minister Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi): PM SVANidhi provides collateral-free working capital loans to eligible street vendors to support their livelihoods. The scheme offers interest subsidy on timely repayment and incentives for digital transactions.

(x) Viksit Bharat – Guarantee for Rozgar and Ajeevika Mission (Gramin) [VB-G RAM (G)]: VB-G RAM (G) aims to strengthen rural livelihoods by providing up to 125 days of guaranteed employment annually to eligible rural households through labour-intensive developmental works.

The steps being taken by the Government to increase coverage and awareness of getting social security benefits among workers in informal sectors are as:

(i) Holding periodic review meeting with States/ UTs.
(ii) SMS campaign to create awareness.
(iii) Addressing Chief Secretaries of States/UTs regarding enrolment under various schemes.
(iv) Organise nationwide special registration drives.
(v) To strengthen outreach, the Ministry leverages social media channels to disseminate videos, tutorials, and other informative content, making the initiative more accessible and engaging.

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