



Enhancing Social Security for Unorganized Workers

For Prelims: [Pradhan Mantri Jeevan Jyoti Bima Yojana](#) , [Pradhan Mantri Suraksha Bima Yojana](#), [Ayushman Bharat- Pradhan Mantri Jan Arogya Yojana](#), [eShram Portal](#), Unorganized Sector

For Mains: Unorganized Workers in India and Related Initiatives

Source: [PIB](#)

Why in News?

Recently, the Union Minister of State for Labour and Employment shed light on the significant strides made in the realm of [Social Security for Unorganized Workers](#) during a written reply in the [Lok Sabha](#).

- Aligned with the **Unorganised Workers' Social Security Act, 2008**, the government has formulated a range of welfare programs, spanning life and disability coverage, health benefits, maternity support, and old age protection.
- Unorganized Workers constitute about **93% of the total workforce or around 43.7 crore workers in India**.
- [Social Security Code, 2020](#) aims to regulate the organized/unorganized (or any other) sectors and extend social security benefits, during sickness, maternity, disability, etc. to all employees and workers across different organizations.

What are the Various Initiatives Related to Social Security for Unorganized Workers?

- **Life and Disability Cover:**
 - [Pradhan Mantri Jeevan Jyoti Bima Yojana \(PMJJBY\)](#): Offers a life cover of Rs. 2.00 Lakh for insured individuals, regardless of the cause of death, at an annual premium of Rs. 436/-.
 - [Pradhan Mantri Suraksha Bima Yojana \(PMSBY\)](#): Available to the people in the age group of 18 to 70 years with a bank/post office account. Provides accidental death or disability cover of Rs. 2.00 Lakh and Rs. 1.00 Lakh respectively, at a nominal premium of Rs. 20/- per annum.
 - Over **16.92 crore beneficiaries enrolled under PMJJBY** and **36.17 crore beneficiaries under PMSBY** nationwide.
- **Health and Maternity Benefits:**
 - [Ayushman Bharat- Pradhan Mantri Jan Arogya Yojana \(AB-PMJAY\)](#): Ensures health insurance coverage of up to Rs. 5.00 lakhs per family for secondary and tertiary care hospitalization.
 - As of July 2023, **Verified approx. 24.19 crore beneficiaries** and created Ayushman Cards across the country.
- **Old Age Protection:**
 - [Pradhan Mantri Shram Yogi Maan-Dhan \(PM-SYM\)](#): Launched in 2019, provides a monthly minimum assured pension of Rs. 3000/- for workers aged 60 or above with a

monthly income of Rs. 15000/- or less.

- Beneficiary contributes 50% monthly, matched by equal contribution from the Central Government.
- Enrolled around 49.47 lakh beneficiaries nationwide.

▪ **eShram Portal:**

- Launched by the Ministry of Labour & Employment in 2021.
- Aims to create a comprehensive database of unorganized workers.
- Approx. 28.97 crore workers registered on [eShram Portal](#), including details like name, occupation, address, education, skills, and family information.

▪ **Additional Schemes for Unorganized Workers:**

- [One Nation One Ration Card](#): Public Distribution System under the National Food Security Act.
- [Mahatma Gandhi National Rural Employment Guarantee Act \(MGNREGA\)](#): Provides employment opportunities.
- [Deen Dayal Upadhyay Gramin Kausal Yojana](#): Skill development programs.
- [Pradhan Mantri Awas Yojana](#): Affordable housing scheme.
- [Pradhan Mantri Gareeb Kalyan Rojgar Yojana](#): Employment generation during the pandemic.
- [Mahatma Gandhi Bunkar Bima Yojana](#): Provides enhanced insurance cover to the **handloom weavers in the case of natural as well as accidental death** and in cases of total or partial disability.
- [Deen Dayal Antyodaya Yojana](#): Promotion of multiple livelihoods and improved access to financial services for rural poor households across the country.
- [Pradhan Mantri Kaushal Vikas Yojana](#): Vocational training and certification of Indian youth for a better livelihood and respect in society.

Unorganised Workers' Social Security Act, 2008

- The Act defines **unorganized workers as those who work in the informal sector or households**, without any regular employment or social security benefits.
- The Act empowers the **Central Government and the State Governments** to frame schemes for **providing various social security benefits** to unorganized workers, such as life and disability cover, health and maternity benefits, old age protection, education, housing, etc.
- The Act also provides for the constitution of a **National Social Security Board** and **State Social Security Boards** for unorganized workers, which will advise and monitor the implementation of the schemes.
- The Act mandates the **registration of unorganized workers** by the **District Administration** and the issuance of **identity cards** to them.
- The Act also envisages the establishment of **workers facilitation centers** to provide information and facilitate access to the schemes.

Code on Social Security, 2020

- The Code on Social Security, 2020 aims to extend **social security to all employees and workers either in the organized or unorganized or any other sectors** and for matters connected therewith or incidental thereto.
- The Code can be applied to **establishments subject to size-threshold through notification by the central government**.
- Separate **Social Security Funds will be set up by the Central and State Governments** for unorganized workers, gig workers, and platform workers.
- Registration provisions are specified for **unorganized workers, gig workers, and platform workers**.
- A **National Social Security Board** will be established to recommend and monitor schemes for these categories of workers.
- Funding for schemes of gig workers and platform workers may **come from contributions by central and state governments, as well as aggregators**.
- Penalties for certain offenses have been reduced, including obstructing inspectors and unlawfully deducting contributions from wages.
- During an **epidemic**, the central government may defer or reduce employer and employee

contributions (under **Employee State Insurance (ESI)** and [Provident Fund \(PF\)](#) for up to three months.

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