

**EVALUATION OF THE IMPACT OF PRADHAN MANTRI SHRAM
YOGI MAAN-DHAN SCHEME ON UNORGANISED WORKERS**

(Sponsored by Ministry of Labour and Employment, Government of India)

Final Report

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Executive Summary

The Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) is implemented by the Ministry of Labour and Employment (MoLE), Government of India. Enrolment of unorganized workers under the scheme is done by the Common Service Centers (CSCs). Whereas, the Life Insurance Corporation of India (LIC) has been designated as a pension fund manager and responsible for pension pay out. The scheme is implemented through 3.53 lakh dedicated common service centers covering 36 Indian States and UTs. As on date, more than 49 lakh unorganized workers in the country engaged in various professions/occupations have already been empanelled under the scheme. It is expected that the scheme will benefit 42 crore strong unorganized workers in the country. It is a voluntary and contributory pension scheme under which the beneficiary would receive a minimum assured pension of Rs 3000/- per month after attaining the age of 60 years. Year-wise enrolment of unorganized worker subscribers under the Pradhan Mantri Shram Yogi Maan-dhan Scheme in the States/UTs shows an upward trend. As on 20th December 2022, 49,18,331 unorganized workers are enrolled under the scheme in the country as a whole. The compound annual growth rate (CAGR) of enrolment of unorganized workers under the scheme is 12.38 per cent in the last five years. Budgetary allocation and expenditure pattern of the scheme reflects that the total fund allocated under the scheme for the financial year 2022-23 was ₹350 crore, out of which 26.3% has been incurred as on 31-10-2022. The States/UTs were granted ₹ 11.73 cr. in the year 2019-20 for undertaking IEC activities under the scheme. The Ministry has taken several steps to promote the scheme and bring awareness among the targeted beneficiaries and towards increasing the rate of enrolments under the scheme in a mission mode. To improve the implementation mechanism of the social security services for the unorganized workers, SMS have been sent to eligible beneficiaries registered under e-SHRAM falling under the age group of 18-40 years in order to encourage them to enrol under PM-SYM scheme. Furthermore, extensive social media campaigns have been launched and *Pension Saptah* is celebrated from 7th to 13th March, 2022 with an objective to enrol maximum number of beneficiaries through States/UTs and CSC- SPV machinery.

Ministry of Labour and Employment, Government of India has entrusted the task of conducting a national level evaluation of the impact of 'Pradhan Mantri Shram Yogi Maan-dhan Scheme on the Unorganised Workers' to the Indian Institute of Public Administration, New Delhi. The main purpose of the study is to examine the objectives, structure, design, features and guidelines of the PM-SYM scheme meant for the unorganized workers in the country. The study attempts to list out the gender based, social group and location wise coverage of unorganized worker subscribers under the scheme in the six Indian states namely, Andhra Pradesh, Jharkhand, Maharashtra, Rajasthan, Tamil Nadu and Uttar Pradesh. Finally, the study highlights the major achievements, key bottlenecks and challenges and policy suggestions towards improving the service delivery mechanism under the scheme. The study has made several recommendations including: merger of the two PM-SYM and PM-LVM pension schemes of Ministry of Labour and Employment with the similar flagship old age pension schemes like Atal Pension Yojana (APY) as administered by Ministry of Finance, GoI. Fresh registration under PM-SYM and PM-LVM schemes should be discontinued and the unorganised worker subscribers enrolled earlier under the above two pension schemes should

be given the option to migrate to the existing Atal Pension Yojana launched by Govt. of India May 2015 which provides minimum guaranteed pension and is focused towards providing social security and old age protection benefits to the poor and the under-privileged. Since there is provision of matching contribution by the central govt. under the PM-SYM and PM-LVM pension scheme, it should be continued further for the registered subscribers even after the merger of the schemes with APY. The report also recommends for the constitution of the district level implementation committee and setting targets to achieve higher rate of enrolment of unorganized worker subscribers under the scheme. The service rendered by the common service centres in terms of the enrolling the unorganised workers under various social security schemes including PM-SYM and PM-LVM should be under scrutiny of the State Labour Department. Incentives earmarked by the Central Government for enrolment and updation of personal details of the unorganised workers under the scheme by Common Service Centres should be provided only after the verification made by the Assistant/Deputy Labour Commissioner of the District.

It recommends that the existing income limit for an eligible subscriber should be increased to Rs. 18000 per month. Further, the entry age limit to get enrolled under the PM-SYM and PM-LVM scheme should be increased from 18 to 50 years as similar to Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY). The health insurance components including accidental risk coverage covered under PM-Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) should be introduced under PM-SYM and PM-LVM pension scheme. Under Pradhan Mantri Street Vendors AtmaNirbhar Nidhi (*PM-SVANidhi*), there is provision for micro credit facilities including affordable loan to the street vendors to resume their livelihood that have been adversely affected due to COVID-19 lockdown. In view of the consumption and production needs of the unorganized workers, micro-credit provisions for the unorganized worker subscribers should be included in the PM-SYM and PM-LVM scheme guidelines. The services provided to unorganized worker subscribers under various social security schemes like PM-SYM, PM-LVM, PM-KMY pension scheme and state specific schemes like BOCW should be provided through the E-shram portal only. Finally, it is recommended that training and capacity building programmes should be organized for the village level entrepreneurs running common service centres for effective implementation of the scheme.