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PM-JAY Scheme for Gig Workers

Published On: 02-02-2025

Context:

The **Ayushman Bharat PM Jan Arogya Yojana (PM-JAY)** scheme's expansion to include **1 crore gig workers** under the Union Budget for 2025-26 is a significant development for the gig economy in India. Here's a brief breakdown of the key highlights:

About PM-JAY Scheme for Gig Workers:

1. Coverage:

- PM-JAY will extend its benefits to gig workers, offering **Rs 5 lakh cover per beneficiary family per year** for hospitalization, including secondary and tertiary care in both public and private empanelled hospitals across India.

1. Identification & Registration:

- Identity cards** will be issued to gig workers to facilitate access to the scheme.
- e-Shram registration** will be streamlined to make it easier for gig workers to be part of the social security system.

Challenges Faced by Gig Workers:

- Accessibility:** Gig economy work is often urban-centric due to the need for internet access and digital tools, leaving rural workers at a disadvantage.
- Job and Income Insecurity:** Gig workers, who are usually paid on a per-task basis, lack labor rights such as minimum wages, paid leaves, or job security.
- Lack of Social Protection:** Most gig workers do not have access to essential benefits like **health insurance**, **Employee Provident Fund (EPF)**, and more.
- Algorithmic Management:** Gig workers are often evaluated and pressured by algorithms based on ratings, leading to stress and job instability.

Initiatives Supporting Gig Workers:

1. Code on Social Security, 2020:

- This law envisions benefits like **life and disability cover**, **accident insurance**, and more for gig workers, ensuring some level of social security.

1. e-Shram Portal:

- A national database for unorganized workers, including gig workers, that aims to improve employability and provide access to social security schemes.

1. State-Level Initiatives:

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- **Rajasthan Platform-Based Gig Workers (Registration and Welfare) Act, 2023:** Offers social security and benefits for platform-based gig workers.
- **Karnataka Platform-Based Gig Workers (Social Security and Welfare) Bill, 2024:** Establishes a welfare board and outlines measures like a welfare fee for the protection of gig workers.

Conclusion:

The inclusion of gig workers under **PM-JAY** and the initiatives addressing their social security needs mark a milestone in providing gig economy workers with much-needed health coverage and social protections. These steps reflect the government's ongoing efforts to recognize and support this growing workforce, especially as it expands rapidly in India.