Government Schemes for Gig Workers in India: Complete Guide

Executive Summary

India's gig economy is rapidly expanding, with the workforce projected to grow from 1 crore workers in 2024–25 to 2.35 crore by 2029–30[1]. Recognizing the contribution of gig and platform workers to India's economy, the government has introduced landmark legislation and schemes to provide social security coverage. This document provides a comprehensive overview of central and state government schemes available for gig workers, including eligibility criteria, benefits, application procedures, and official links.

1. Code on Social Security, 2020 - The Legal Framework

1.1 Overview

The Code on Social Security, 2020, passed by Parliament and implemented on **November 24, 2024**, marks a historic shift in India's approach to worker welfare[2]. For the first time, the code formally defines "gig workers" and "platform workers" and provides a comprehensive framework for their social security protection.

1.2 Key Definitions

Gig Worker: A person who performs work or participates in work arrangements and earns from such activities outside of the traditional employer-employee relationship[3].

Platform Worker: A subset of gig workers whose work depends on online apps or digital platforms of aggregator platforms (e.g., Uber, Swiggy, Zomato).

1.3 Benefits Framework

The Code empowers the Central Government to frame social security schemes for gig and platform workers covering[4]:

- Life and disability cover
- Accident insurance
- Health and maternity benefits
- Old age protection
- Crèche facilities
- Skill development programs
- Any other benefits determined by Central Government

1.4 National Social Security Board

A dedicated **National Social Security Board** has been constituted to:

- Recommend suitable schemes for different sections of gig and platform workers
- Monitor implementation of social welfare schemes
- Ensure fair representation of workers and aggregators

Official Link: https://labour.gov.in

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2. Central Government Schemes for Gig Workers

2.1 e-Shram Portal Registration

2.1.1 Scheme Overview

The e-Shram portal is India's first-ever national database of unorganized workers, launched by the Ministry of Labour and Employment in August 2021[5]. It serves as the foundational platform for gig workers to access all central government welfare schemes.

2.1.2 Key Highlights

Aspect	Details
Launch Date	August 26, 2021
Registrations (As of Aug 2025)	30.98 crore unorganized workers, including 3.37 lakh platform workers
Current Coverage	12 government schemes integrated
Status	Mandatory for gig workers above 16 years

Table 1: e-Shram Portal Key Statistics

2.1.3 Eligibility Criteria

- Age between 16-59 years
- Unorganized sector worker (gig or platform worker)
- NOT a member of EPFO, ESIC, or government-funded NPS
- Possess Aadhaar card linked to mobile number
- Have active savings bank account or Jan Dhan account

2.1.4 Required Documents

- Aadhaar card (for identity verification)
- Mobile number linked with Aadhaar
- Savings Bank Account number or Jan Dhan account with IFSC code
- Bank account details (for direct benefit transfers)

2.1.5 Registration Process

Online Self-Registration:

1. Visit official e-Shram portal: https://eshram.gov.in
2. Click "REGISTER on eShram" for new workers
3. Enter mobile number linked with Aadhaar
4. Receive OTP on registered mobile number
5. Verify OTP and provide personal details (name, occupation, address)
6. Enter bank account details
7. Submit and receive Unique Account Number (UAN)
8. Download e-Shram card with UAN

Offline Registration:

1. Visit nearest Common Services Centre (CSC) or State Seva Kendra (SSK)
2. Provide Aadhaar card and bank account details
3. CSC operator will complete registration on your behalf
4. Receive UAN and e-Shram card

2.1.6 Benefits After Registration

- **Unique Account Number (UAN)**: Portable across states for migrant workers
- **Accidental Insurance**: ₹2 lakh under Pradhan Mantri Jeevan Jyoti Bima Yojana
- **Access to Integrated Schemes**: Housing, credit, food, and healthcare schemes
- **Digital Identity Card**: Official identity for accessing welfare benefits
- **Portability**: Benefits remain valid across state boundaries

2.1.7 Application Link

Official Portal: https://eshram.gov.in

2.2 Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) for Gig Workers

2.2.1 Scheme Overview

The Union Budget 2025-26 announced the extension of healthcare coverage under AB-PMJAY to approximately 1 crore gig workers[6]. This landmark decision addresses the healthcare vulnerability of India's gig workforce.

2.2.2 Key Features

Benefit	Details
Health Coverage	₹5 lakh per family per year
Coverage Type	Secondary and tertiary hospitalization
Network Hospitals	31,000+ public and private empanelled hospitals
Pre-existing Conditions	Covered from day one
Waiting Period	None
Cashless Treatment	Available at empanelled hospitals

Table 2: AB-PMJAY Key Features for Gig Workers

2.2.3 Eligibility Criteria

- Registered on e-Shram portal
- Age 16-59 years
- Engaged as gig or platform worker
- Have valid Universal Account Number (UAN) from e-Shram
- Issued official identity card by government

2.2.4 Benefits Covered

- Inpatient hospitalization expenses
- Pre-hospitalization costs (up to 3 days)
- Post-hospitalization costs (up to 15 days)
- Day care procedures
- Dialysis and chemotherapy
- Surgical procedures
- Maternity and childcare
- Mental health services

2.2.5 How to Apply

1. Register on e-Shram portal (https://eshram.gov.in)
2. Obtain your Unique Account Number (UAN)
3. Download and print the e-Shram card with identity details
4. Visit nearest empanelled hospital at the time of hospitalization
5. Present your UAN and e-Shram card
6. Hospital will verify your eligibility and proceed with cashless treatment

2.2.6 Important Notes

- **Rollout Status**: Scheme is under implementation; exact rollout date still being finalized
- **Awareness Campaign**: Ministry of Labour & Employment conducting awareness campaigns across states
- **State Coordination**: State governments working on integration with local welfare schemes

Official Portal: https://eshram.gov.in

Ministry of Labour & Employment: https://labour.gov.in

2.3 Pradhan Mantri Shram Yogi Maandhan (PM-SYM) - Pension Scheme

2.3.1 Scheme Overview

The PM-SYM is a voluntary, contributory pension scheme for unorganized workers including gig workers, providing old-age protection and ensuring financial security[7].

2.3.2 Key Highlights

Aspect	Details
Launch Year	2019
Beneficiary Age	Entry: 18-40 years
Pension Start Age	60 years
Monthly Pension	₹3,000 per month
Nature	Voluntary and contributory
Family Pension	₹1,500 per month to spouse

Table 3: PM-SYM Key Features

2.3.3 Eligibility Criteria

- Unorganized sector worker (gig/platform worker, street vendor, cobbler, rickshaw puller, etc.)
- Age 18-40 years at time of enrollment
- Monthly income ₹15,000 or less
- NOT engaged in organized sector (no EPFO/ESIC membership)
- NOT an income tax payer
- Must possess Aadhaar card and savings bank or Jan Dhan account

2.3.4 Contribution Structure

The monthly contribution varies based on age of entry:

Age at Entry	Monthly Contribution (Worker)	Government Contribution
18 years	₹55	₹55
20 years	₹65	₹65
25 years	₹80	₹80
30 years	₹100	₹100
35 years	₹110	₹110
40 years	₹200	₹200

Table 4: PM-SYM Contribution Schedule

2.3.5 Benefits

- **Monthly Pension**: ₹3,000 per month after reaching 60 years (for life)
- **Spouse Benefit**: ₹1,500 per month to spouse after beneficiary's death
- **Employer Contribution**: Government contributes equal amount as worker
- **Portability**: Benefits portable across states

2.3.6 Application Process

Method 1: Online Registration (UMANG Portal)

1. Visit https://web.umang.gov.in/landing/department/maandhan.html
2. Or visit maandhan.in
3. Click "Apply for PM-SYM"
4. Enter Aadhaar number and mobile number
5. Complete KYC verification
6. Enter bank account details
7. Submit and receive enrollment confirmation

Method 2: Common Services Centre (CSC) Registration

1. Visit nearest CSC with Aadhaar card and bank account passbook
2. Inform CSC operator about enrollment in PM-SYM
3. First contribution paid in cash at CSC
4. Subsequent contributions auto-deducted from bank account on monthly basis

2.3.7 Key Application Links

Online Registration: https://maandhan.in

UMANG Portal: https://web.umang.gov.in

Customer Care Helpline: 1800-2676-888 (24x7, toll-free)

Official Website: https://labour.gov.in/list-professions-occupations-covered

2.4 Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

2.4.1 Scheme Overview

PMJJBY provides low-cost life insurance coverage to unorganized workers including gig workers and is integrated with the e-Shram portal[8].

2.4.2 Key Features

Feature	Details
Life Insurance Cover	₹2 lakh
Annual Premium	₹330
Death Benefit	₹2 lakh to nominee
Coverage Period	April to March (annually renewable)
Eligibility Age	18-50 years

Table 5: PMJJBY Features

2.4.3 Eligibility Criteria

- Age 18-50 years
- Registered on e-Shram portal
- Must be a member of unorganized sector
- Possess active savings bank account or Jan Dhan account
- Not beneficiary of any other government life insurance scheme

2.4.4 How to Enroll

1. Register on e-Shram portal (if not already registered)
2. Link your e-Shram account with bank account
3. Premium of ₹330 will be auto-deducted from your bank account
4. Coverage begins from April of enrollment year

2.4.5 Claim Process

- **Death Proof**: Submit death certificate to bank or insurance provider
- **Nominee Claim**: Nominee can claim ₹2 lakh insurance amount
- **Processing Time**: Claims typically processed within 30 days

3. State Government Schemes for Gig Workers

3.1 Karnataka Platform-Based Gig Workers Act, 2025

3.1.1 Overview

Karnataka became the first state to formally notify a comprehensive gig worker welfare framework on September 12, 2024[9].

3.1.2 Key Features

Feature	Details
Enactment Date	September 12, 2024
Welfare Fee	1-5% per transaction from aggregators
Coverage	Delivery personnel, drivers, logistics workers
Insurance Benefit	₹2 lakh accidental death and disability each
Board	Gig Workers Welfare Board established

Table 6: Karnataka Gig Workers Act Features

3.1.3 Eligibility Criteria

- Age 18-60 years
- Engaged as gig worker (delivery person, driver, etc.) in Karnataka
- Not an income tax payer
- Not a beneficiary of EPF/ESI schemes
- Registered with the Gig Workers Welfare Board

3.1.4 Benefits

- **Accidental Insurance**: ₹2 lakh for accidental death, disability, hospitalization
- **Life Insurance**: ₹2 lakh cover
- **Healthcare**: Integration with health schemes
- **Fair Contracts**: Minimum 14 days' notice before termination or deactivation
- **Grievance Redressal**: Dedicated mechanism for worker complaints

3.1.5 Application Process

1. Visit nearest Gig Workers Welfare Board office
2. Submit completed registration form with supporting documents
3. Verification of employment status
4. Issue of unique worker ID
5. Access to welfare schemes

3.1.6 Important Links

Karnataka Labour Department: https://labour.karnataka.gov.in

State Unorganised Workers Social Security Board: https://ksuwssb.karnataka.gov.in

3.2 Telangana Gig and Platform Workers Act, 2025

3.2.1 Overview

Telangana approved the draft Gig and Platform Workers Act in November 2024, designed to cover over 3 lakh gig workers in the state[10].

3.2.2 Key Highlights

Aspect	Details
Approval Date	November 2024
Expected Coverage	3 lakh+ gig workers
Sectors Covered	Transport, delivery, domestic services, logistics
Focus Areas	Worker registration, social security, welfare

Table 7: Telangana Act Key Details

3.2.3 Expected Benefits

- **Registration**: Unique ID system for all gig workers
- **Social Security**: Comprehensive coverage including healthcare and insurance
- **Welfare Fund**: Established through platform contributions and government grants
- **Grievance Redressal**: Formal mechanism for addressing worker complaints

3.2.4 Application (Expected Process)

Details will be notified once the Act is formally implemented. Workers should:

1. Keep Aadhaar and bank account details ready
2. Register on state e-Shram database
3. Link with platform worker details
4. Enroll in available welfare schemes

Contact: Telangana Labour Department (details to be updated post-implementation)

3.3 Rajasthan Platform-Based Gig Workers Welfare Act, 2023

3.3.1 Overview

Rajasthan was the first state to pass comprehensive gig worker legislation in July 2023[11].

3.3.2 Key Features

- Mandatory registration with Rajasthan Platform Based Gig Workers Welfare Board
- Monthly welfare cess ("Platform Based Gig Workers Welfare Cess") collected from aggregators
- Central Transaction Information and Management System (CTIMS) for tracking
- Comprehensive social security and welfare fund

3.3.3 Benefits

- **Healthcare**: Coverage under state health schemes
- **Insurance**: Accidental and disability insurance
- **Pension**: Enrollment in old-age pension schemes
- **Legal Support**: Protection against unfair termination
- **Skill Development**: Training programs for skill enhancement

3.3.4 Registration Process

1. Visit Rajasthan Welfare Board office (location details from Labour Department)
2. Submit application with Aadhaar, bank details, proof of employment
3. Verification and registration
4. Issue of worker ID card
5. Access to all scheme benefits

Contact: Rajasthan Labour Department

3.4 Jharkhand Platform-Based Gig Workers Welfare Act, 2025

3.4.1 Overview

Jharkhand passed the fourth state-level gig worker law on August 26, 2025[12].

3.4.2 Coverage

- Delivery workers
- Ride-hailing drivers
- Logistics workers
- All registered platform-based gig workers

3.4.3 Application

For latest details on Jharkhand scheme:

Contact: Jharkhand Labour Department

Website: https://labour.jharkhand.gov.in (for updates)

3.5 Bihar Gig Workers Welfare Act (2025 - Expected)

Bihar is in process of finalizing comprehensive gig worker legislation expected to cover all platform and gig workers in the state.

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4. Integration of Schemes: Complete Pathway for Gig Workers

4.1 Step-by-Step Registration Guide

Step 1: Register on e-Shram Portal

This is the foundational step for accessing all central government schemes.

Process:

1. Visit https://eshram.gov.in
2. Self-register or visit CSC
3. Provide Aadhaar, mobile number, bank account details
4. Receive UAN and e-Shram card
5. **Time**: 5-10 minutes for online registration

What You Get: Unique Account Number (UAN), Digital e-Shram card

Step 2: Avail Healthcare Benefits Under AB-PMJAY

Once registered on e-Shram:

1. Your healthcare eligibility under AB-PMJAY is activated
2. At the time of hospitalization, present your e-Shram card
3. Empanelled hospital will provide cashless treatment up to ₹5 lakh per year

Find Empanelled Hospitals: https://pmjay.gov.in/hospitals

Step 3: Enroll in PM-SYM for Pension Benefits

If aged 18-40 with income ≤₹15,000/month:

1. Visit https://maandhan.in or nearest CSC
2. Enroll in PM-SYM scheme
3. Pay monthly contribution (as per age entry table)
4. Receive monthly ₹3,000 pension after age 60

Step 4: Register Under State Schemes (if applicable)

Depending on your state of residence:

1. Visit state Labour Department or Welfare Board
2. Complete additional registration for state-specific schemes
3. Access additional benefits like state insurance, additional pension, etc.

4.2 Complete Benefits Summary

Scheme	Key Benefit	Eligibility
e-Shram	Foundation for all schemes	Age 16-59
AB-PMJAY	₹5 lakh health cover/year	Registered on e-Shram
PM-SYM	₹3,000/month pension	Age 18-40, income ≤₹15,000
PMJJBY	₹2 lakh life insurance	Age 18-50
State Schemes	Additional insurance, benefits	State-specific criteria

Table 8: Complete Scheme Benefits Summary

5. Important Documents Required

For all registrations, keep the following documents ready:

- **Aadhaar Card**: Original and photocopy (primary ID)
- **Bank Account**: Savings account or Jan Dhan account with IFSC code
- **Mobile Number**: Linked with Aadhaar for OTP verification

- **Proof of Employment**: Any document showing gig work engagement (order confirmation, app screenshots, work letter)
- **Address Proof**: Utility bill, rent receipt, or government ID
- **Passport-Size Photograph**: For identity card generation
- **PAN (Optional but recommended)**: For better identification

6. Key Contact Information and Resources

6.1 Central Government Resources

Organization	Contact Information
Ministry of Labour	Website: https://labour.gov.in Email: vyapari@gov.in
e-Shram Portal	Website: https://eshram.gov.in
PM-SYM Scheme	Website: https://maandhan.in Helpline: 1800-2676-888 (24x7)
Ayushman Bharat	Website: https://pmjay.gov.in

Table 9: Central Government Contact Details

6.2 Common Services Centre (CSC) Helpline

For offline registration assistance:

- **Website**: https://csc.gov.in
- **Toll-Free**: Contact local CSC operator or state labour office
- **Availability**: 9 AM - 6 PM on working days

6.3 State Labour Departments

State	Official Website
Karnataka	https://labour.karnataka.gov.in
Telangana	https://labour.telangana.gov.in
Rajasthan	https://labour.rajasthan.gov.in
Jharkhand	https://labour.jharkhand.gov.in
Uttar Pradesh	https://labour.up.gov.in

Table 10: State Labour Department Links

7. Common FAQs for Gig Workers

Q1: Which scheme should I register for first?

Answer: Start with **e-Shram registration** (https://eshram.gov.in) as it is the foundation for accessing all other central government schemes including healthcare and pension benefits.

Q2: Do I need to be registered with a specific platform to avail these schemes?

Answer: No. These schemes are available to all gig workers irrespective of which platform they work with. You only need to be engaged in gig work and register on e-Shram.

Q3: What is the cost of registering on e-Shram?

Answer: Registration on e-Shram is **completely free**. No registration fee is charged.

Q4: Can I migrate my benefits if I move to another state?

Answer: Yes. Your e-Shram Unique Account Number (UAN) is portable across all states. State-specific schemes may have different rules; check with the state's Labour Department.

Q5: How long does e-Shram registration take?

Answer: Online self-registration typically takes **5-10 minutes**. You receive your UAN immediately after successful submission.

Q6: Can I access AB-PMJAY benefits immediately after e-Shram registration?

Answer: Yes, eligibility is activated upon e-Shram registration. However, the rollout of benefits is still ongoing; check with your nearest empanelled hospital for current availability.

Q7: Is PM-SYM mandatory or voluntary?

Answer: PM-SYM is **voluntary**. You can choose to enroll if eligible. However, enrollment before age 40 is recommended as contributions are lower at younger ages.

Q8: What happens if I miss a PM-SYM payment?

Answer: You can regularize missed payments by paying the entire outstanding dues with applicable penalties. Contact PM-SYM helpline at 1800-2676-888 for assistance.

Q9: Can I access multiple schemes simultaneously?

Answer: Yes. You can be enrolled in e-Shram, AB-PMJAY, PM-SYM, and state schemes simultaneously to maximize your benefits.

Q10: What if my Aadhaar is not linked with my bank account?

Answer: You can get your Aadhaar linked with your bank account by visiting your bank branch with your Aadhaar card and bank passbook. Most banks provide this service free of charge.

8. Implementation Timeline and Current Status

Scheme/Initiative	Current Status (as of Nov 2025)
Code on Social Security, 2020	Implemented - Nov 24, 2024
e-Shram Portal	Operational - 30.98 crore registrations
PM-SYM	Operational - ongoing enrollments
PMJJBY	Operational through e-Shram
AB-PMJAY for Gig Workers	Under rollout - expected full implementation by mid-2025
Karnataka Act	Implemented - Sept 12, 2024
Telangana Act	Approved - Implementation underway
Rajasthan Act	Implemented - July 2023
Jharkhand Act	Implemented - August 26, 2025

Table 11: Scheme Implementation Status

9. For Fintech Project Developers

9.1 Key Insights for Your Fintech Project

Gig Worker Economic Profile:

- Current gig workforce: 1 crore (2024-25)
- Projected workforce: 2.35 crore by 2029-30
- Income profile: Highly variable, typically ₹15,000-₹30,000/month
- Pain points: Income insecurity, healthcare costs, lack of credit history
- Underserved needs: Microfinance, income stabilization products, healthcare planning

Regulatory Landscape:

- Government mandate for aggregators to contribute 1-2% of annual turnover (capped at 5% of payments)

- Mandatory e-Shram registration for all gig workers
- Increasing state-level regulations (4 states have passed legislation)
- Integration with government schemes creates credibility and cross-selling opportunities

Market Opportunities:

- Fintech apps that simplify government scheme registration and claims
- Insurance products specifically designed for gig workers
- Credit products based on transaction history and government welfare enrollment
- Income aggregation platforms that compile earnings across multiple platforms
- Pension and savings planning tools tailored for irregular income

10. Conclusion

The Indian government's recognition of gig workers through the Code on Social Security, 2020, represents a paradigm shift in social security provision. Through schemes like e-Shram, AB-PMJAY, and PM-SYM, coupled with state-level legislation in Karnataka, Telangana, Rajasthan, and Jharkhand, a comprehensive safety net is being created for India's rapidly growing gig workforce[13].

For gig workers looking to secure their future, the path is clear: **start with e-Shram registration, layer healthcare coverage through AB-PMJAY, and plan for retirement through PM-SYM**. For fintech professionals developing solutions in this space, this evolving regulatory landscape offers significant opportunities to bridge the gap between government initiatives and worker needs.

The next 12-24 months will be critical as states finalize implementation details and the central government rolls out healthcare benefits. Early adoption and digital literacy will give gig workers the edge in accessing these transformational benefits.

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