

**Work Plan for enrolment in
Pradhan Mantri ShramYogi Maan-dhan Yojna (PM-SYM); and
National Pension Scheme for the Traders and Self-Employed Persons (NPS-Traders)
to achieve the targets for 2019-20**

1. Introduction

1.1 Pradhan Mantri ShramYogi Maan-dhan Yojna (PM-SYM)

Hon'ble Finance Minister in his Budget Speech for 2019-20 announced the introduction of **Pradhan Mantri ShramYogi Maan-dhan (PM-SYM) Yojana**, a mega pension scheme for the workers in the unorganised sector (Kaamgaars). The scheme was formally launched on 5th March, 2019 by the Prime Minister himself at Ahmedabad.

Notified under Section 3(1) of the Unorganised Workers' Social Security Act, 2008, PM-SYM is open to the unorganised workers (UWs), whose monthly income is Rs. 15,000/- or below and who have an Aadhaar number as well as a saving or Jan-Dhan bank account. The minimum age of joining the scheme is 18 years and the maximum is 40 years. It is a voluntary contribution based scheme under which the subscriber would be paid an assured minimum monthly pension of Rs. 3,000/- from the age of 60 years onwards. The contribution under the scheme is to the extent of 50% by the subscriber and 50% by the Government of India. The scheme is being administered by the Ministry of Labour & Employment and implemented through Life Insurance Corporation of India (LIC) as its Pension Fund Manager. The 3.50 lakh Common Service Centers (CSCs) and all the e-Jan Suvidha Kendras managed by the State Governments have been designated as enrolment centers for this scheme. Self-enrolment is also available at the portal <http://maandhan.in>

The PM-SYM Scheme is a paperless, hassle-free, fully IT enabled, Aadhar seeded, and based out of Web portal/Mobile App with auto-debit facility for debiting the monthly contributions from the subscriber's bank account. The monthly pension, when due, shall also be credited to his/her bank account directly.

1.2 National Pension Scheme for the Traders and Self-Employed Persons (NPS-Traders)

Buoyed by the popularity of PM-SYM, the Ministry of Labour & Employment, Government of India has further notified under Section 3(1) of the Unorganised Workers' Social Security Act, 2008, a pension scheme exclusively for retail traders/ shopkeepers and self-employed persons (vyapaaris) namely **National Pension Scheme for the Traders and Self-Employed Persons (NPS-Traders)** available for enrolment with effect from 5th September, 2019. This scheme is designed on the lines of Pradhan Mantri Shram Yogi Maan-dhan Yojana (PM-SYM) for those retail traders/ shopkeepers and self-employed persons whose annual turnover is not exceeding Rs. 1.5 crore. The monthly income criteria of Rs 15000/ does not apply in this case. However he/she should not be an income tax payer. Further he/she should not be a member of EPFO/ESIC/NPS/PM-SYM.

These retail traders/ shopkeepers and self-employed persons (vyapaaris) are mostly engaged as shop owners, retail traders, rice mill owners, oil mill owners, workshop owners, commission agents, brokers of real estate, owners of small hotels, restaurants and similar other small traders. A country-wide network of 3.50 lakh Common Service Centres (CSCs) spread across the country and all the e-Jan Suvidha Kendras managed by the State Governments are designated as enrolment centres. Self-enrolment is also available at the portal <http://maandhan.in>

2. Targets for Enrolments

2.1 Under PM-SYM

Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM), a pension scheme for Unorganized Workers is being implemented for an estimated 42 crores workers in the unorganized Sector constituting around 88% of the total Labour force of the country. The targeted population of the unorganized workers under the age group 18-40 is about 25 crore people. The scheme has been envisaged for 10 crore beneficiaries over a period of 5 years.

Financial Year	Estimated Kaamgaars joining the PM-SYM every year (in crores)
2019-20	1 crore
2020-21	2 crores
2021-22	2 crores
2022-23	2 crores
2023-24	3 crores
Total	10 Crore

2.2 Under NPS-Traders

The latest Annual Employment and Unemployment Survey, on All India basis has been conducted by Labour Bureau pertaining to the year 2016-17. As per this survey, the estimated figure of employment in retail trade in the age group 18-40 years, is around 2.5 crore. The present scheme is proposed for targeted subscribers of 3.0 crores as per the targets in the table below, taking into account the increase in population and increase in loans under the scheme of MUDRA.

Financial Year	Estimated number of vyapaaris joining the scheme (in crores)	Estimated number of vyapaaris joining the scheme (cumulative) (in crores)
2019-20	0.5	0.5
2020-21	0.5	1.0
2021-22	0.5	1.5
2022-23	0.5	2.0
2023-24	0.5	2.5
2024-25 onwards	-	3.0

3. Strategies for achieving the annual Targets

With a view to achieve the above mentioned targets, it is imperative that a multi-pronged approach needs to be adopted. The Ministry of Labour & Employment as the nodal ministry, in coordination with other Ministries of Government of India, State/UT Governments, Labour Departments of State/UT Governments, Trade Unions, Workers Groups' Associations, Social Workers, Leaders, Civil Society Organisations shall work towards achieving the enrolment targets.

Some of the major implementation strategies have been proposed below:

3.1 Mobilisation of Target Groups by State/ UT departments and District Level Officials:

Out of the estimated 42 crore Unorganised Workers in the country, there are some major Groups/ Sub-Groups of UWs which can be mobilized by the State/ UT Government machinery through their concerned departments and field level functionaries. The chart below shows some of the categories of Unorganised Workers who can be targeted with sustained efforts of the state government departments to join the scheme.

Sl.No.	Sub-Group of Unorganised Workers	Concerned Ministry in Govt of India	States Implementing Departments / Agencies
1.	MGNREGA Workers	Ministry of Rural Development	Rural Development Department, Gram Panchayats, BDOs
2.	SHG members (6 crores)	Ministry of Rural Development	Panchayati Raj Department, SRLM
3.	Agricultural Labourers	Ministry of Agriculture	Agriculture Department, Panchayats, BDOs, VLEWs
4.	Anganwadi Workers	Ministry of Women & Child Development	Social Welfare Departments, CDPOs
5.	Mid-day meal workers	Ministry of Human Resource Department	Education Department
6.	ASHA Workers	Ministry of Housing & Family Welfare	Health & Family Welfare Department, CMHOs
7.	Unorganised Workers in urban areas	Ministry of Housing & Urban Affairs	Municipalities/Town Committees/Ward Commissioners
8.	Construction (BOC) Workers (5 crores)	Ministry of Labour & Employment	State BOCW Board, Labour Department
9.	Street Vendors	Ministry of Housing & Urban Affairs	Municipalities/ Town Committees/ Street Vendor Associations
10.	Brick-Kiln Workers	Ministry of Labour & Employment	Labour Department, Associations, NGOs, CSOs
11.	Domestic Workers	Ministry of Labour & Employment	Labour Department, Domestic Workers Unions, NGOs
12.	Fishermen	Ministry of Fisheries Animal husbandry and Dairying	FISHCOPFED, FISHFED, Fishery Development Corporations
13.	Shopkeepers/Retail Traders	Department for Promotion of Industry and Internal Trade (DPIIT)	MSME Department, Industries Department, Laghu Vyapari Mandals

3.2 Mobilisation of Target Groups through Labour Unions/workers associations/ trade unions/NGOs/Civil Society Organisations :

There are a number of trade Unions and workers Associations for specific group of Unorganised workers at the central, state and district levels. The services of these Unions/ Associations can be taken by the State Governments and District Magistrates to mobilise the members of such specific sub-groups. For example Labour Unions can be roped in to mobilise brick kiln workers, domestic workers unions can be asked to mobilise domestic workers. Similarly some good NGOs/associations working with shopkeepers can be asked to extend their assistance in mobilizing shopkeepers/retailers.

3.2 Bulk Enrolment of Sub-Groups of Unorganised workers:

Guidelines relating to bulk-data cum individual enrolment for PM-SYM were circulated to all the States F. No. L-11011/04/20018-RW dated 31st May 2019. The idea was that the States Govt./Agencies/Boards possess a lot of data of their beneficiaries which can be utilised to upload in bulk. In some of the cases the State Government/Agencies/Board can also consider contributing the beneficiaries' 50% share for a few years thereby facilitating bulk enrolment. For example Building and Other Construction Workers (BOCW) constitute a major part of unorganised work force. The eligible BOC Workers registered with the State Welfare Board may be facilitated to join the above pension scheme including payment of the 50% subscribers contributions from out of the BOCW welfare cess fund. Similarly in other cases where the contribution may not be possible from State funds, at least they can be mobilised through Line Departments utilizing the services of their associations/unions and facilitate bulk enrolments.

3.4 Targets to Common Service Centers (CSCs):

Approximately 3.5 lakh Common Service Centers spread across the country and equal number of state government run e-Jan Suvidha Kendras are the nerve centers for enrolment and follow-up services for these schemes. Any unorganised worker can find the nearest CSC within a walking distance in the urban areas and within a reasonable distance in the rural areas. These CSCs are managed by Village Level Entrepreneurs (VLEs) under the umbrella of Digital India. These are local friendly neighborhood shops frequented by the local people and easily accessible to them. In a rural/semi-urban setting, a VLE can play a very important role in attracting the unorganised workers and small shopkeepers to enroll themselves under PM-SYM and NPS-Traders. VLE gets a commission/ fees of Rs.30 per enrolment. Since beginning of PM-SYM in March 2019 we have already achieved 32 lakhs enrolments till 31st August, under PM-SYM.

Therefore the CSC State Coordinators and CSC District Coordinators may be asked to activate all the centres. and try to attract the prospective beneficiaries from the neighbourhood. The VLEs can act as an agent in the area and boost enrolments. They should explain the Social Security objective and the features & benefits of the scheme to the prospective beneficiary.

3.5 Kaamgaar Enrolment Camps & Vyapaaris Enrolment Camps:

3.5.1 Mini Enrolment Camps:

DM/DC/Collectors will organize mini and mega Kaamgaar enrolment camps & Vyapaari enrolment camps. Mini enrolment camps can be organized at the Common Service Centre level in coordination with the district CSC coordinator and the officer-in-charge of the line departments at the district level who can mobilise the beneficiaries in the batches of 25 to 100 persons with Aadhaar and bank passbook on a particular day in each CSC in a preplanned manner. In the camps, Social Security objective and the features & benefits of the scheme can be explained to the prospective beneficiaries.

3.5.2 Mega Enrolment Camps:

Under the overall supervision and guidance of the DC/DM/ Collector, the line departments (Labour department for Unorganised Workers and Commercial Taxes Department/ Municipalities) with the help of unions/ associations/ sangathans/ NGOs etc) can also organize Mega enrolment camps by using mobile CSCs/ assisted self-enrolments. The documentaries of 3 minutes on each of the two schemes explaining the process, features and benefits will be played during these mega as well as mini camps.

3.6 IEC activities

- i. Vigorous IEC activities will be taken centrally through TVC campaign of 30 seconds on all language channels across the country and also radio jingle of 30 seconds during prime time to educate and attract unorganised workers and small shopkeepers.
- ii. country wide awareness programs will be taken by the State Governments/agencies/boards through discussions, seminars, public meetings, students participation, Universities, Colleges, media channels, news items,
- iii. Awareness campaigns, pamphlets, posters, banners, help-desk tables in district labour offices/DIC offices/Skill development centres/ strategic locations/ other district offices by State Governments can be taken up in large numbers.
- iv. Awareness campaigns targeting specific sub groups of BOC Workers, Brick kiln workers, domestic workers, ASHA workers, Anganwadi Workers, MGNREGA Workers, SHG members, Fishermen, Agricultural workers etc. will be taken up through the line departments with the help of their specific labour unions/worker associations/NGOs etc.

4. Implementation Mechanism:

4.1 Constitution of State and District Level Committees

To implement the action plan as detailed in para 3.1 to para 3.5 above, it is proposed to constitute a State Level Monitoring Committee in each State and a District Level Implementation Committee at the district level. It involves a number of departments and coordination among multiple agencies at the ground level and it is also important to monitor

the progress of the scheme regularly. Therefore the District Level committee will be headed by DM/DC/Collector and the State Level committee will be headed by the Chief Secretary of the State. The committee's compositions along with their functions are given in the subsequent paras.

4.2 State Level Monitoring Committee for PM-SYM and NPS-Traders

- I. Chief Secretary – Chairperson
- II. Addl. Chief Secretary/ Principal Secretary/ Secretary of Labour Department – Member Secretary
- III. Principal Secretary of IT Department (for Digital India/ CSC) – Member
Principal Secretary of Rural Development Department - Member
Principal Secretary of Panchayati Raj Department- Member
Principal Secretary of Housing & Family Welfare Department- Member
Principal Secretary of Agriculture Department- Member
Principal Secretary of MSME Department- Member
Principal Secretary of Industries Department- Member
Principal Secretary of Urban Affairs Department- Member
Principal Secretary of Women & Child Development Department- Member
Principal Secretary of Information & Public Relations Department- Member
Principal Secretary of School Education Department- Member
Principal Secretary of Social Welfare Department- Member
Principal Secretary of Fisheries Department- Member
- IV. State Labour Commissioner – Member
- V. Welfare Commissioner (Nominated by Ministry of Labour & Employment, GOI) – Member
- VI. CSC State Coordinator – Member
- VII. LIC Divisional/Senior Branch/ Branch Manager (i/c of the State) – Member
- VIII. President/ Secretary of State Level Unions/ Associations/ Federations of
 - (a) Unorganised Workers (b) BOCW Workers (c) SHG (Under NULM & NRLM) members (d) Domestic workers (e) ASHA workers (f) Anganwadi workers (g) Street vendors (h) Rickshaw-pullers (i) Brick-kiln workers (j) Agricultural labourers (k) MGNREGA workers (l) fishermen and any other such workers associations
- IX. President/Secretary of State Level Unions/Associations of shopkeepers, small retailers & Traders. (for NPS-Traders)

The Monitoring Committee shall have the following functions:

- i. Review and Monitor the progress of PM-SYM & NPS-Traders enrolments with DCs/ DMs/ Collectors district-wise online.
- ii. Monitor the working of field level Common Service Centres (CSCs) and e-Jan Suvidha Kendras district wise and meeting of targets under PM-SYM & NPS-Traders.
- iii. Monitor mobilisation of target sub-groups of Unorganised Workers such as MGNREGA Workers, SHG members under NRLM/NULM, street vendors, rickshaw-pullers, construction (BOCW) Workers, Mid-day meal workers, Domestic workers, ASHA workers, Anganwadi workers, Agricultural labourers, fishermen and Brick-kiln workers through respective line departments district-wise for enrolment under PM-SYM.

- iv. Monitor progress of Bulk enrolment of BOCW/ASHA/Anganwadi /MGNREGA/ Domestic Workers/Mid-day meal workers/ Fishermen to enrol under PM-SYM.
- v. Mobilise PMJJBY/PMSBY beneficiaries through Labour Department to enrol them into PM-SYM.
- vi. Monitor mobilisation of target groups of traders (shopkeepers, small retailers and self-employed whose annual turnover is less than Rs. 1.5 crores) for enrolment under NPS-Traders through line departments such as Industries, MSME department etc.
- vii. Channelise labour unions/workers' associations/ Federations/ civil society organisations working for welfare of Unorganised Workers and traders (small retailers & shopkeepers) to convince and mobilise their respective members to join the pension scheme.
- viii. Ensure regular organisation of Mini & Mega Enrolment Camps at the district and CSC level for the Unorganised Workers (Kaamgaars) and traders/ shopkeepers (Vyapaaris) separately.
- ix. Strategies to have Information, Education & Communication (IEC) with prospective beneficiaries of PM-SYM and NPS-Traders and their implementation through State Labour Department and other official machinery.
- x. Devise & monitor implementation of State wide awareness programs through discussions, seminars, public meetings, students participation, Universities, Colleges, media channels, news items, campaigns, pamphlets, posters, banners, help-desk tables in district labour offices/DIC offices/Skill development centres/ strategic locations/ other district offices.
- xi. Devise ways to understand & resolve Public Grievances brought to the notice of this committee.
- xii. The committee will meet at least once in three months.

4.3 District level Implementation Committee for PM-SYM and NPS-Traders

- I. DM/DC/Collector- Chairperson
- II. Assistant Labour Commissioner / District Labour Officers – Member Secretary
- III. CEO of Zilla Parishad/ Zilla Panchayat- Member
- IV. Commissioners/CEOs/EOs/Administrators of Municipal Corporations/ Municipalities/ ULBs – Member(s)
- V. District Coordinator of CSC – Member
- VI. One Officer Nominated by Govt. of India Ministry of Labour & Employment, Government of India at the district level)-Member
- VII. DIO, NIC- Member
- VIII. Senior Branch/Branch Manager, LIC at district level – Member
- IX. All Block Development Officers – Member
- X. District Level Officers of line departments (e.g. CM&HO, GM-DIC, Social Welfare Officer, W&C Development Officer/ Information &Public Relations Officer/ District Elementary & Secondary Education Officer/ Agriculture Officer/ Fishery Officer/District Level Officers of NHM/ SSA/ SRLM /SULM) – Member(s)
- XI. President/ Secretary of District Level Unions/ Associations of
 - (a)Unorganised Workers (b) BOCW Workers (c) SHG (Under NULM & NRLM) members (d) Domestic workers (e) ASHA workers (f) Anganwadi workers (g) Street vendors (h) Rickshaw-pullers (i) Brick-kiln workers (j) Agricultural labourers (k) MGNREGA workers (l) fishermen and any other such workers associations.
- XII. President/Secretary of District Level Unions/Associations of Vyapaaris (shopkeepers, small retailers and self-employed persons)

The implementation committee shall have the following functions:

- i. Review the progress of PM-SYM & NPS-Traders enrolments online against the overall targets and that of sub-groups.
- ii. Review and monitor the working of field level individual Common Service Centres (CSCs) and e-Jan Suvidha Kendras district wise and achieving targets under PM-SYM & NPS-Traders.
- iii. Mobilise target sub-groups of Unorganised Workers such as MGNREGA Workers, SHG members under NRLM/NULM, street vendors, rickshaw-pullers, construction (BOCW) Workers, Mid-day meal workers, Domestic workers, ASHA workers, Anganwadi workers, Agricultural labourers, Fishermen and Brick-kiln workers through respective line departments within the district for enrolment under PM-SYM.
- iv. Mobilise target groups of traders (shopkeepers, small retailers and self-employed persons whose annual turnover is less than Rs. 1.5 crores) for enrolment under NPS-Traders through line department officials such as Industries, MSME department etc.
- v. Mobilise target groups of prospective beneficiaries for enrolment through respective labour unions/workers' associations/ Federations/ civil society organisations/ NGOs working for welfare of Unorganised Workers and traders (small retailers & shopkeepers).
- vi. Ensure regular organisation of Mini & Mega Enrolment Camps at the district and CSC level for the Unorganised Workers (Kaamgaars) and traders/ shopkeepers (Vyapaaris) separately.
- vii. Monitor progress of Bulk enrolment of BOCW/ASHA/Anganwadi/MGNREGA/ Domestic Workers/Mid-day meal workers/ Fishermen.
- viii. Mobilise PMJJBY/PMSBY beneficiaries through District Labour Officials to enrol them into PM-SYM also.
- ix. Undertake Information, Education & Communication (IEC) campaign with prospective beneficiaries of PM-SYM and NPS-Traders.
- x. Undertake special enrolment drives of particular groups by using mobile CSC vans in labour chowks, brick-kilns, labour sites, fishermen sites etc.
- xi. Implementation of District wide awareness programs through discussions, seminars, public meetings, students participation, Universities, Colleges, media channels, news items, campaigns, pamphlets, posters, banners, help-desk tables in district labour offices/DIC offices/Skill development centres/ strategic locations/ other district offices.
- xii. Understand & resolve Public Grievances brought to the notice of the committee.
- xiii. The committee will meet at least once a month.