



# Introduction



Hello! I am Ayaan Wadhwa. I am a Grade 12 student from Oberoi International School. I started “Workers of India” when I was 15 years old. I noticed that people that help and support us on a daily basis such as maids, cleaners, drivers etc. do not have job security. They work informally without any written agreements or protections. I also observed that they lack awareness of government schemes that are meant to help them. My goal is to help the people who help us.

## MISSION

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“Workers of India” is based on a simple idea. Every worker deserves respect, especially those who help run our homes, communities, and cities. Our goal is to support informal workers in India by giving them tools that show their work is important and should be protected.

We help workers sign up for the e-SHRAM card, understand government welfare programs, and create simple digital job agreements. These steps help workers move from being dependent to feeling respected, and from being ignored to being supported.

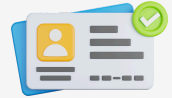
This is not just about paperwork. It is about giving workers more control and confidence. By making informal work more official, Workers of India hopes to build a future where every worker understands their value, knows their rights, and works with pride.

# The 4 Steps

We have devised this 4 step program to help you feel recognized, protected, respected and secure.

## Step 1: Be Recognized

Sign up for an e-Shram Card



## Step 2: Be Protected

Sign up for eligible welfare schemes



## Step 3: Be Secure

Create a plan to save money and track expenses





# STEP 1

Sign-up for an e-Shram Card



# What is an e-Shram Card?



Helpdesk No: 14434 /  
18008896811  
9.00 AM to 6.00 PM

- The e-Shram card is **FREE** to make. You do not have to pay anything.
- It is an identity card given by the government for informal workers like house helps, construction workers, delivery workers, drivers, cleaners, security guards, and others.
- The card has your name, age, type of work, and a 12 digit unique ID number called Universal Account Number (UAN).
- It is part of a national list that helps the government find and support workers who are not part of formal jobs.
- Once you have the card, it is easier to get access to welfare programs like insurance, pension, health care, and skill training.
- In times of crisis like flood, pandemic or a medical emergency, this card will allow the government to get help to you faster.
- It works anywhere in India and does not need to be renewed at this time.
- Having this card means your work is officially known and you now have proof, protection, and support as a worker.

# How to apply for an e-Shram Card?



## 1. Check Eligibility

- Citizen of India
- Age between 16 and 59 years
- Not be paying income tax
- You should not be a member of: Employees Provident Fund Organisation (EPFO), Employees' State Insurance Corporation (ESIC), and National Pension System (NPS)

## 2. Gather the following documents

- Aadhaar Card (must be linked to your mobile number)
- Bank Account Details
- Your Occupation title (cleaner, driver, cook, etc.)
- Residential Address



3. Apply online at [eshram.gov.in](https://eshram.gov.in) OR visit your nearest Common Service Center (CSC)

4. Download your card and keep on your phone OR Print and keep it with you



# e-Shram Card Benefits

## SOCIAL SECURITY

Get access to welfare schemes such as Accident Insurance, Pension, Housing

## SKILL TRAINING

Use the National Career Service (NCS) portal to find jobs and build your skills with free training programs

## CRISIS

Get support during emergencies such as the COVID 19 pandemic



SCAN Code to Apply



# STEP 2

**Sign up for eligible welfare schemes**



# Pradhan Mantri Suraksha Bima Yojana (PMSBY)

- **What is it:**

Pradhan Mantri Suraksha Bima Yojana (PMSBY) is a government accident insurance scheme. It helps people if they die or get badly hurt in an accident.

- **Who can join:**

Anyone between 18 and 70 years old who has a savings bank account can join.

- **What do you need to do:**

You need to sign up through your bank and allow them to take a small amount from your account every year. The yearly cost is 20 rupees.

- **What do you get:**

If the person dies or becomes fully disabled in an accident, their family will get 2 lakh rupees. If the person loses one eye or one limb, they will get 1 lakh rupees.



प्रधानमंत्री सुरक्षा  
बीमा योजना  
(PMSBY)

# Pradhan Mantri Shram Yogi Maandhan (PM-SYM)

- **What is it:**

Pradhan Mantri Shram Yogi Maandhan (PM-SYM) is a government pension scheme for workers in the unorganized sector. It helps them get a monthly income after they stop working.

- **Who can join:**

Any worker between 18 and 40 years old who earns 15,000 rupees or less per month and is not part of any other pension scheme can join.

- **What do you need to do:**

You need to go to a Common Service Centre (CSC), give your Aadhaar number and bank details, and choose to pay a small amount every month. The government will pay the same amount as you.

- **What do you get:**

After turning 60 years old, you will get 3,000 rupees every month as pension for the rest of your life.

**जिनकी मेहनत देश का आधार,  
उनकी पेंशन का सपना साकार**  
**प्रधानमंत्री श्रम योगी मानधन**  
**(PM-SYM)**

# Atal Pension Yojana (APY)

- **What is it:**

Atal Pension Yojana (APY) is a government pension scheme that helps people save money now so they can get a fixed monthly income after they retire.

- **Who can join:**

Anyone between 18 and 40 years old who has a savings bank account can join. It is mainly for people who are not part of any other pension plan.

- **What do you need to do:**

You need to sign up through your bank, choose how much pension you want (from 1,000 to 5,000 rupees per month), and pay a small amount every month. The amount depends on your age and chosen pension. The government also adds some money if you are not an income tax payer.

- **What do you get:**

After you turn 60, you will get a fixed pension every month (from 1,000 to 5,000 rupees) for the rest of your life. If you pass away, your spouse or nominee will get the pension.



कम से कम निवेश,  
बुढ़ापे में अधिक  
से अधिक लाभ

# Pradhan Mantri Jan Arogya Yojana (PM-JAY)

- **What is it:**

Pradhan Mantri Jan Arogya Yojana (PM-JAY) is a government health scheme that gives free hospital treatment to poor and low-income families. It helps reduce medical costs during serious illnesses.

- **Who can join:**

Families listed in the SECC 2011 (Socio-Economic Caste Census) data, or those with an e-Shram card, ration card, or in the BPL category. There is no age or family size limit.

- **What do you need to do:**

Check if your name is in the list at a nearby hospital or Common Service Centre (CSC), or online. If yes, you can use your Aadhaar or e-Shram card to get the health card.

- **What do you get:**

You get free treatment up to ₹5 lakh every year for your whole family at government and selected private hospitals. It covers surgery, medicines, tests, and hospital stays.



# Pradhan Mantri Awas Yojana (PMAY)

- **What is it:**

Pradhan Mantri Awas Yojana (PMAY) is a government scheme that helps people build or buy their own home by giving them money or a discount on home loans.

- **Who can join:**

People from low-income groups, including poor families in both cities and villages, who do not already own a house can apply. There are two parts:

- PMAY Urban (for city areas)
- PMAY Gramin (for rural areas)

- **What do you need to do:**

You need to apply online or at a Common Service Centre (CSC) with your Aadhaar number, income details, and proof that you do not own a house.

- **What do you get:**

You get help in two ways:

- A money grant (up to ₹1.2 to ₹2.5 lakh) to build or fix a house
- A subsidy on home loan interest if you take a loan to buy or build a house



# Pradhan Mantri Kaushal Vikas Yojana (PMKVY)

- **What is it:**

PMKVY is a government skill training program that helps people learn new skills for jobs or self-employment, for free.

- **Who can join:**

Anyone aged 15 to 45 who is looking for work or wants to improve their skills can join. It is meant for school dropouts, job seekers, and workers in unorganized sectors.

- **What do you need to do:**

Go to a nearby PMKVY training center or apply online. You will need to show your Aadhaar card and basic ID proof. Choose a course based on your interest.

- **What do you get:**

You get free training in different job skills like tailoring, plumbing, beauty services, computer work, and more. After completing the course, you get a certificate and help with finding a job or starting your own work.



# What is a Common Service Center (CSC)?

A Common Service Center (CSC) is a small help center started by the government. It is made for people, especially in villages and small towns, to get government and other important services easily.

## What services can you get at a CSC?

- Apply for e-Shram card for workers
- Apply for Aadhaar card, PAN card, voter ID
- Apply for schemes like Insurance, Pension Yojanas, Ration Card
- Apply for jobs or training programs

## How to find a CSC near you?

- Go to this website <https://locator.csccloud.in/>
- Enter your state, district, or PIN code
- You will see the nearest CSC center with contact details
- Call 011 4975 4975 for help



SCAN Code to Search for CSC



# STEP 3

**Create a plan to save money and  
track expenses**



# Know your Money



For one month, write down every rupee you spend. This helps you see where your money goes. Track it in different categories as shown below.



## Food

Vegetables, Grocery, Tea, Snacks...



## Travel

Bus, auto fare...



## School

Fees, Books, Pens...



## Rent

Money for your house or room



## Medicine

Doctor Visits, Medicines...



## Phone

Mobile Recharge, Internet Pack...



## Loans

Money you have to pay back



## Other

Clothes, Gifts, Emergencies...

**Start tracking today and take control of your finances!**

# The “Jar System” Budget Plan



Once you know where your money goes, make a simple plan. This is called a budget. Imagine you have 3 jars. When you get your salary, put money into each jar.

## NEEDS

For must have things:  
food, rent, travel,  
school, medicines.  
**70% of your salary**

## WANTS

For things you like but  
don't need: new  
clothes, movie, eating  
out.  
**10% of your salary**

## SAVINGS

For having extra money  
in emergencies. This  
money can also be used  
for funding the the e-  
Shram card schemes  
**20% of your salary**

# Save Money for Tomorrow



Saving money is like planting a small tree. It grows bigger over time.



## Why Save?

- Emergencies: For sudden illness, if you lose your job, or urgent family needs.
- Your Dreams: For your children's education, a wedding, or buying something important.
- Future Security: So you have money when you get old and can't work.

## Where to keep your savings safely:

- Bank Account: This is the safest place. Your money is secure and can even grow a little. Ask about Jan Dhan Yojana (PMJDY) accounts; they are good for you. You get a card to take out money.
  - How to open: Go to any bank with your Aadhaar card.
- Post Office: You can also save money safely at your local Post Office.

# Be Careful with Loans



Sometimes we need to borrow. But borrow only when truly needed, and from the right places.



- **Avoid high interest!** Stay away from local moneylenders who charge very high daily or weekly interest. You might end up paying back much more than you borrowed.
- **Borrow safely (if needed):**
  - **Ask your employer** to help and repay monthly
  - **Banks:** If you have a bank account, ask if they have small loans.
- **Pay on time:** Always pay back your loans on time.

# Get Government Help



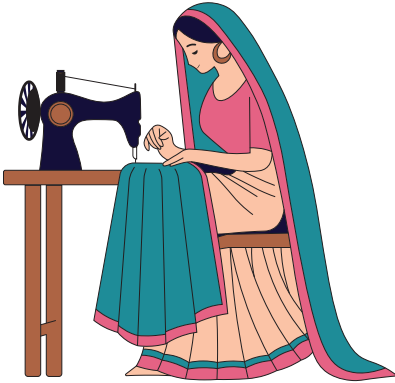
As explained in this booklet, sign up for e-Shram and all schemes you are eligible for. Here is a brief summary again.

Scheme	What it does for you	How to join?
e-Shram Card	Your ID as a worker, and gives access to the below schemes	Go to a CSC with your Aadhar Card and phone or register online in our workshops
Jan Dhan Yojana	Basic bank account with no minimum balance	Go to any bank with your Aadhar Card
Pradhan Mantri Suraksha Bima Yojana	Accident Insurance	Go to your bank with your e-Shram card and Aadhar card. Costs as little as ₹20/year
Pradhan Mantri Shram Yogi Maandhan	Pension for old age	Go to a CSC. You pay a small amount monthly and the government adds more.
Pradhan Mantri Jan Arogya Yojana	Health Insurance	Check if you eligible at a hospital or CSC

# Earn More



- **Learn new skills:** Learn cooking, driving, sewing, gardening, basic computer skills. You can do this through the e-Shram portal as well.
- **Extra work:** If you have time, take up an extra job.



Remember: Your hard work is valuable.  
So is your money. Learn to manage it,  
and it will work for you!

# Next Steps

Sign up for an e-Shram Card



Sign up for welfare schemes



Make a plan to save money



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## Get help on WhatsApp

You can ask questions anytime on **+91 99870 08290**

Save this number and send a "Hi"

Just send a message or a voice note

OR

Scan this QR code

