

2. Contributory Social Security Scheme (CSSS)

Theme	Financial support
Department	Social Welfare department
Target group(s)	Marginal workers whose income does not exceed Rs. 48,000/- per annum
Description of the scheme	<p>The scheme intends to provide social security to marginal workers* in contributory basis where the beneficiaries' income should not exceed Rs. 48,000 per annum. The duration of the scheme shall be for a period as under</p> <p>a) 5 years, or b) 10 years.</p> <p>A contribution of Rs 300 by the state and of Rs 200/- by the beneficiary shall be made per quarter for a period of 5 or 10 years into the joint account opened for this purpose. The amount will be deposited in a bank account opened for the beneficiary, which will remain pledged to the District Social Welfare Officer (DSWO) for the period of the scheme. On completion of the scheme the beneficiary has the option to withdraw the whole amount or re-invest in a pension scheme. The beneficiary is insured under this scheme.</p> <p>* Marginal workers can include agriculture and non-agricultural labour, rural barber, craftsmen, shepherd, blacksmiths, masons, weavers, etc.</p>
Objective	This scheme is intended to provide financial support to marginal workers in the state with a meager income on contributory basis.
Eligibility	<p>The applicant:</p> <ol style="list-style-type: none"> 1. Shall be a permanent residents of J&K 2. Shall not be below 18 years of age 3. Has an income from all sources that does not exceed Rs. 48,000/- per year 4. The applicant or his spouse should not be a beneficiary of any existing scheme.

<p>How to apply for this scheme</p>	<p>1. Application forms are available at the concerned Tehsil Social Welfare Office (TSWO), nodal bank (J&K) and at the District Social Welfare Office (DSWO) free of cost.</p> <p>2. The completed CSSS form has to be submitted to the TSWO.</p> <p>3. The following documents need to be attached with the application form in support of the claim:</p> <p>a. Proof of identity/residence</p> <p>b. Proof of age issued by the Board of School Education/Educational institution last attended, or Block Medical Officer in case of illiterate persons.</p> <p>c. Certificate of profession and income from Revenue Department not below the rank of Tehsildar or from the Administrator/Chairman of the concerned Local Government Body or from the Sarpanch of the concerned Panchayat.</p> <p>d. Three passport size photographs.</p> <p>4. The application form and requisite documents will be received by the TSWO of the concerned Tehsil at the time as may be notified by the Government.</p>
<p>Procedure</p>	<p>After submission of the CSSS form with supported documents to the TSWO concerned, the cases are forwarded to DSWO for approval/sanction by a designated district level sanction committee headed by Deputy Commissioner concerned. After obtaining the approval, the DSWO shall issue an authorization to the designated nodal branch of the J&K Bank to admit the beneficiary as a member of the scheme. The branch concerned shall open a recurring social security deposit account (tailor made for the purpose) in the name of beneficiary to which contribution by the state and beneficiary shall be made.</p>
<p>Value of the financial assistance</p>	<p>The contribution by the beneficiary is Rs. 200/- per quarter.</p> <p>The contribution by the State is Rs. 300/- per quarter.</p>
<p>Whom to contact for the actual status of the scheme</p>	<p>The District Social Welfare Officer (DSWO) or Tehsil Social Welfare Officer (TSWO) and the related bank branch.</p>