

**GOVERNMENT OF INDIA  
MINISTRY OF LABOUR AND EMPLOYMENT  
RAJYA SABHA  
UNSTARRED QUESTION NO. 1054  
TO BE ANSWERED ON 13.02.2025**

**INTRODUCTION OF PM-SYM SCHEME FOR WORKS IN UNORGANISED  
SECTOR**

**1054. # MS. INDU BALA GOSWAMI:**

**Will the Minister of Labour and Employment be pleased to state:**

- (a) whether the Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) scheme has been introduced for workers employed in the unorganised sector of the country;**
- (b) if so, the details thereof;**
- (c) whether there is a provision to provide family pension under the said scheme, if so, the details thereof;**
- (d) whether the Central Government would provide a contribution under the said scheme; and**
- (e) if so, the amount of contribution proposed to be provided by the Central Government?**

**ANSWER**

**MINISTER OF STATE FOR LABOUR AND EMPLOYMENT  
(SUSHRI SHOBHA KARANDLAJE)**

**(a) to (e): The Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) scheme was launched in February, 2019 in order to provide old age protection to the workers of unorganised sector. This is a voluntary and contributory pension scheme. Under the scheme, a monthly assured pension of Rs. 3000/- is provided to the unorganised workers after attaining the age of 60 years. The workers in the age group of 18-40 years whose monthly income is Rs. 15000/- or less and not a member of EPFO/ESIC/NPS (Govt. funded) and not an income-tax assessee are eligible to join the scheme. The monthly contribution by the beneficiary ranges from Rs. 55/- to Rs. 200/- depending upon the entry age of the beneficiary and equal matching contribution is paid by the Central Government. Enrolment to the Scheme is done through the Common Service Centres, with its network of about 4 lakh Centres across the country. In addition, eligible unorganised workers can also self-enroll through visiting the portal [www.maandhan.in](http://www.maandhan.in).**

**If the eligible beneficiary dies, the spouse of the beneficiary is entitled to receive 50% of the pension as family pension.**

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