

**GOVERNMENT OF INDIA  
MINISTRY OF LABOUR AND EMPLOYMENT  
RAJYA SABHA  
UNSTARRED QUESTION NO. 571  
TO BE ANSWERED ON 04.12.2025**

**PENSION SCHEME FOR UNORGANISED WORKERS**

**571. SHRI SANDOSH KUMAR P:**

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

- (a) whether Government has decided to provide a pension scheme for the unorganised workers in the country;**
- (b) if so, the details thereof, along with the budget earmarked therefor and duration thereof; and**
- (c) if not, the reasons therefor?**

**ANSWER**

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

**(a) to (c): 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 who are not a member of EPFO/ESIC/NPS (Govt. funded) or not an income tax payer 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. Under the scheme, equal matching contribution is paid by the Central Government. Enrolment in the Scheme is done through the Common Service Centres, with its network of about 4 lakh Centres across the country. Eligible unorganised workers can also self-enroll through visiting the portal [www.maandhan.in](http://www.maandhan.in).**

**Budget earmarked for the scheme is Rs. 30,651/- Crore for the financial years from 2018-19 to 2022-23. Further the scheme has been extended for the financial year 2023-24, 2024-25 & 2025-26 from Department of Expenditure, Ministry of Finance within the earmarked budget mentioned above.**

\*\*\*\*\*