

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
RAJYA SABHA
UNSTARRED QUESTION NO. 2333
TO BE ANSWERED ON 12.03.2026**

PENSION SCHEME FOR UNORGANISED WORKERS

2333. SHRI SANDOSH KUMAR P:

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

- (a) whether any pension scheme is currently existing for the construction workers, home-based workers, traders and other unorganised workers;**
- (b) if so, the details thereof;**
- (c) if not, whether Government has any plan to implement pension schemes for those workers;**
- (d) if so, the details thereof; and**
- (e) if not, the reasons therefor?**

ANSWER

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

(a) to (e): The Government has introduced pension schemes for workers in the unorganised sector including construction workers, home-based workers, traders and other similar categories of workers. The details are as under:

(i) Pradhan Mantri Shram Yogi Maandhan (PM-SYM): The Pradhan Mantri Shram Yogi Maandhan (PM-SYM) scheme was launched in February, 2019 in order to provide old age protection to the workers of the unorganised sector such as construction workers, home-based workers, street vendors, domestic workers and other similar categories. This is a voluntary and contributory pension scheme. Under the scheme, a monthly assured pension of Rs. 3000/- is provided to unorganised workers after attaining the age of 60 years, and the spouse is eligible for 50% of the pension as family pension. Workers in the age group of 18–40 years whose monthly income is Rs. 15,000/- or less and who are not members of EPFO/ESIC/NPS (Government funded) and are not income tax payers are eligible to join the scheme. The monthly contribution by the

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beneficiary ranges from Rs. 55/- to Rs. 200/- depending upon the entry age of the beneficiary. Under the scheme, an equal matching contribution is paid by the Central Government. Enrolment in the scheme is done through the Common Service Centres (CSCs), which have a network of about 4 lakh centres across the country. Eligible unorganised workers can also self-enrol by visiting the portal www.maandhan.in.

(ii) National Pension Scheme for Traders and Self-Employed Persons (NPS-Traders):

The National Pension Scheme for Traders and Self-Employed Persons was launched in September, 2019. This is a voluntary and contributory pension scheme that provides a monthly assured pension of Rs. 3000/- after attaining the age of 60 years to small and working traders, shopkeepers and self-employed persons. Traders, shopkeepers and self-employed persons in the age group of 18–40 years with an annual turnover not exceeding Rs. 1.5 crore, who are not members of EPFO/ESIC/NPS (Government funded)/PM-SYM and are not income tax payers, 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 an equal matching contribution is paid by the Central Government. Enrolment in the scheme is done through the Common Service Centres (CSCs), which have a network of about 4 lakh centres across the country. In addition, eligible persons can also self-enrol by visiting the portal www.maandhan.in.
