

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
LOK SABHA
UNSTARRED QUESTION NO. 4047
TO BE ANSWERED ON 18.08.2025**

EXPANSION OF PENSION COVERAGE

4047. SMT. D K ARUNA:

Will the Minister of LABOUR AND EMPLOYMENT be pleased to state:

- (a) whether it is a fact that notably by 2050, old-age dependency ratio of the country will increase to 30 per cent and consequently path to achieve developed economy status of the country by 2047 will depend in no small measure on our efforts to secure the future against oldage poverty and if so, the details thereof;**
- (b) whether the current expansion of pension coverage is hindered by the issues that are linked to scalability, sensitisation and sustainability and the primary reason for the exclusion of informal workers from the pension framework is the fragmented nature of pension schemes; and**
- (c) if so, the details thereof along with corrective steps being taken by the Government for the same?**

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

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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.

The following steps have been taken by the Government to spread awareness among the workers to popularize this scheme:

- (i) Holding periodic review meetings with States/ UTs.**
- (ii) Meeting with State Common Service Centre (CSC) heads.**
- (iii) Launch of new features: Voluntary exit, Revival Module, Claim Status, and Account Statement.**
- (iv) Extension of revival of dormant accounts from 1 year to 3 years.**
- (v) Two-way integration of PM-SYM and eShram.**
- (vi) SMS campaign to create awareness.**
- (vii) Addressing Chief Secretaries of States regarding enrolment under PM-SYM scheme. At present there is no such proposal to revise the minimum eligibility limit of the scheme.**

Further, State/UT governments run various pension schemes such as: Old Age Pension, Widow Pension, Disability Pension, Pension for Destitute Women, Pension for Transgender persons, Freedom Fighters' Pension etc.
