

**GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT**

**LOK SABHA
UNSTARRED QUESTION NO. 2660
ANSWERED ON 16/12/2025**

SOCIAL-SECURITY SCHEMES IN BORDER PANCHAYATS

2660. Shri Rajmohan Unnithan:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) whether the Government has identified gaps in access to social-security schemes for casual labourers and daily-wage workers in border panchayats of Kasaragod, if so, the details thereof;**
- (b) whether enrolment drives under centrally-assisted livelihood and insurance-linked schemes have been undertaken, if so, the details thereof; and**
- (c) the number of beneficiaries covered and total payments released during the last two financial years?**

ANSWER

**MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT
(SHRI KAMLESH PASWAN)**

(a) & (c): As informed by Ministry of Labour and Employment (MoLE), Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) scheme was launched by MoLE in February, 2019 in order to provide old age protection to the workers of unorganised sector including casual labourers and daily-wage workers in border panchayats of India. The scheme is being implemented for all workers of unorganized sector across the country including Kasaragod. 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 to 40 years whose monthly income is Rs.15000/- or less and not a member of EPFO/ESIC/NPS (Govt. funded) are eligible to join the scheme. The monthly contribution amount ranges from Rs. 55/- to Rs. 200/-, depending upon the entry age of the beneficiary. Under the scheme, 50% monthly contribution is payable by the beneficiary and equal matching contribution is paid by the Central Government. Enrollment 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-enrol through visiting the portal www.maandhan.in .

Actual Expenditure (AE) and registration in the PM-SYM scheme since 2024-25 is as under:

Sr. No	Year	For PMSYM Amount (Rs. In crores)	Registration under PM-SYM
1	2024-25	232.11	1,27,436
2	2025-26	127.60 (Till 11.12.2025)	61,640 (Till 10.12.2025)
	Total	359.71	1,89,076

(b): The ESIC has launched a scheme for registration of employers and employees (SPREE) to create awareness about the coverage under ESIC and to provide a one-time opportunity to all uncovered employers in all States to register their units under ESIC with the facility to not submit any previous records or to register new employees for already covered units.

Government is implementing various livelihood and insurance schemes for welfare of casual labourers and daily-wage workers – (i) PM Vishwakarma (ii) PMSVANidhi (iii) National Rural Livelihood Mission (iv) Pradhan Mantri Kaushal Vikas Yojana (PMKVY) (v) Pradhan Mantri Suraksha Bima Yojana (PMSBY) (vi) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) (vii) Atal Pension Yojana (APY) among others.

To enhance skills and provide apprenticeship opportunities for unorganised workers, eShram portal has been integrated with the Skill India Digital Hub (SIDH) Portal under the Ministry of Skill Development and Entrepreneurship. Unorganised workers registered on the e-Shram portal can now access skill development programs available on the SIDH portal.

Awareness drives are periodically undertaken under various centrally-assisted livelihood and insurance-linked schemes. These activities are carried out by the concerned Ministries and implementing agencies through State Governments, banks, insurance institutions and field-level functionaries.

A nationwide campaign was launched by the Department of Financial Services to achieve saturation of Financial Inclusion schemes across all Gram Panchayats and Urban Local Bodies recently. The campaign focuses on Re-KYC, opening of PMJDY accounts, enrollments under PMJJBY, PMSBY and APY.
