

**GOVERNMENT OF INDIA  
MINISTRY OF LABOUR AND EMPLOYMENT  
LOK SABHA  
STARRED QUESTION NO. 328  
TO BE ANSWERED ON 16.03.2026**

**PM-SYM YOJANA IN TRIBAL-DOMINATED DISTRICTS**

**\*328. SHRI BHASKAR MURLIDHAR BHAGARE:**

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

- (a) whether the Government is aware of persistent challenges in implementation of the Pradhan Mantri Shram Yogi Maandhan (PM-SYM) scheme in tribal-dominated districts of Maharashtra, including Gadchiroli, Nandurbar, Palghar and parts of Nashik and if so, the details thereof;**
- (b) whether enrolment of eligible unorganised sector tribal workers of the said districts under PM-SYM has remained below projections and if so, the reasons identified therefor;**
- (c) whether any reports have been received regarding technical and operational deficiencies at Common Service Centres (CSCs) in the said districts, including connectivity issues, biometric failures and delays in processing applications and if so, the details thereof;**
- (d) whether low digital literacy, Aadhaar-seeding problems and inadequate outreach have constrained participation of tribal workers of the said districts and if so, the reasons therefor;**
- (e) the corrective measures undertaken including mobile enrolment camps, local-language awareness drives and capacity-building of CSC operators by the Government in the said districts; and**
- (f) whether a time-bound review and simplification of enrolment and contribution procedures is proposed to ensure wider coverage of tribal workers in Maharashtra and if so, the details thereof?**

**MINISTER OF LABOUR AND EMPLOYMENT  
(DR. MANSUKH MANDAVIYA)**

**(a) to (f): A statement is laid on the Table of the House.**

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**STATEMENT REFERRED TO IN REPLY TO PART (a) TO (f) OF LOK SABHA STARRED QUESTION NO. 328 FOR 16.03.2026 RAISED BY SHRI BHASKAR MURLIDHAR BHAGARE REGARDING PM-SYM YOJANA IN TRIBAL-DOMINATED DISTRICTS.**

**(a) to (f): 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 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. 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-enrol through visiting the portal [www.maandhan.in](http://www.maandhan.in).**

**The number of beneficiaries enrolled under the Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) scheme is 52,54,217 (including bulk registration of 5,06,603 beneficiaries) as on 12.03.2026. The number of beneficiary registered in the State of Maharashtra is 6,27,714 (as on 12.03.2026).**

**The number of beneficiaries enrolled under this scheme in the tribal-dominated districts of Maharashtra – Gadchiroli, Nandurbar, Palghar and Nashik are 13,661, 13,994, 15,094 and 36,947 respectively (as on 12.03.2026).**

**Enrolment under this scheme has been affected by limited awareness regarding contributory pension schemes among tribal workers, seasonal and migratory nature of employment among unorganised workers, irregular income patterns affecting willingness to make monthly contributions, limited access to banking and digital infrastructure, preference for immediate income support schemes over long-term pension benefits and various State run non-contributory welfare schemes.**

**Factors such as low digital literacy, language barriers and limited awareness regarding pension benefits have affected participation levels in some tribal areas. The Government, in coordination with the States' Panchayati Raj department, Labour department and Urban development department is taking steps to enhance enrolment through targeted outreach activities.**

**Common Service Centres (CSCs) have a helpline and technical problem resolution mechanism to resolve connectivity and biometric issues when they arise.**

**The steps taken by the Government to strengthen awareness, simplify enrolment and contribution processes in this scheme are as follows:**

- (i) Holding periodic review meeting with States/ UTs.**
- (ii) Common Services Centres (CSCs) are given incentives on every eligible person enrolled in PM-SYM.**
- (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 in local languages to create awareness.**
- (vii) Addressing Chief Secretaries of States regarding enrolment under PM-SYM scheme.**
- (viii) Organising a nationwide special registration drive for enrolment of unorganised workers under PM-SYM scheme as:**

**Phase I: Urban Areas from 15<sup>th</sup> January 2026 – 15<sup>th</sup> February 2026 already completed.**

**Phase II: Rural Areas from 16<sup>th</sup> February 2026 – 31<sup>st</sup> March 2026.**

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