

Monitoring Unorganised Worker's Access to Social Protection through Administrative Data: Evidence from the Pradhan Mantri Shram Yogi Maandhan (PM-SYM) Scheme

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ABSTRACT

Social protection is a critical component of inclusive development, particularly for workers employed in the unorganised sector who often lack access to formal social security mechanisms. In India, the unorganised workforce constitutes a substantial share of total employment and remains vulnerable to income insecurity, occupational risks, and old-age poverty. To address these challenges, the Government of India launched the Pradhan Mantri Shram Yogi Maandhan (PM-SYM) scheme in 2019, a voluntary and contributory pension programme designed to provide old-age income security to unorganised workers. The implementation of PM-SYM has generated a large volume of administrative data, offering new opportunities for evidence-based policy analysis and monitoring. This study examines unorganised workers' access to social protection through participation in the PM-SYM scheme using administrative data from 2019 to 2023. Specifically, the study analyses trends in PM-SYM enrolment across states, investigates interstate disparities in scheme participation, and explores the relationship between the size of the unorganised workforce and PM-SYM coverage. The study adopts a quantitative research design and utilizes secondary administrative data obtained from the Ministry of Labour and Employment and the Open Government Data Platform, supplemented by labour market statistics from the Periodic Labour Force Survey (PLFS). Descriptive statistics, growth rate analysis, coverage ratios, coefficient of variation, correlation analysis, and regression techniques are employed to achieve the study objectives. The findings are expected to provide insights into the extent and distribution of social protection coverage among unorganised workers and identify regional disparities in enrolment. By demonstrating the utility of administrative data for monitoring welfare programmes, the study contributes to the growing discourse on evidence-based policymaking and offers policy recommendations for strengthening social security coverage among vulnerable workers in India.

Keywords: Unorganised Worker, Pradhan Mantri Shram Yogi Maandhan (PM-SYM) Scheme, Social Protection, Administrative Data, , Social Security, Evidence-Based Policy, India

INTRODUCTION

Background

Social protection plays a crucial role in reducing economic vulnerability and ensuring income security among workers, particularly those employed in the unorganised sector. In India, the unorganised workforce accounts for nearly 90 per cent of total employment and is characterized by low wages, irregular employment, limited job security, and inadequate access to social security benefits. The absence of comprehensive social protection exposes these workers to various risks arising from illness, old age, disability, unemployment, and economic shocks. Consequently, extending social security coverage to unorganised workers has become an important policy priority for the Government of India.

Recognizing this challenge, the Government launched the Pradhan Mantri Shram Yogi Maandhan (PM-SYM)

scheme in 2019 to provide old-age income security to workers in the unorganised sector. The scheme is a voluntary and contributory pension programme that guarantees a minimum monthly pension of ₹3,000 after the age of sixty years. PM-SYM specifically targets workers with monthly incomes below ₹15,000 and represents a significant step toward expanding social protection coverage among vulnerable labour groups. The implementation of the scheme has generated a large volume of administrative data on enrolment, beneficiary characteristics, and regional coverage, creating new opportunities for evidence-based policy analysis.

In recent years, administrative data have emerged as an important resource for public policy research and planning. Unlike conventional survey data, administrative databases are generated through programme implementation and are updated continuously, allowing policymakers to monitor beneficiary coverage in real time. The increasing digitization of welfare programmes in India has further enhanced the availability and accessibility of such data. Administrative records can therefore complement traditional survey sources by providing timely and granular information on the reach and effectiveness of social protection initiatives.

Despite the growing use of administrative databases in governance, empirical research on social protection for unorganised workers continues to rely predominantly on survey-based evidence. Existing studies have focused largely on the extent of informality, labour market vulnerabilities, and social security deficits, while relatively little attention has been paid to the potential of administrative data for monitoring programme coverage and policy outcomes. In particular, there is limited evidence on the spatial distribution of PM-SYM beneficiaries, interstate disparities in enrolment, and the extent to which the scheme reaches the intended population of unorganised workers.

Against this backdrop, the present study examines access to social protection among unorganised workers through the lens of PM-SYM administrative data. By analysing enrolment patterns and coverage across states, the study seeks to assess the effectiveness of the scheme as a social protection mechanism and demonstrate the value of administrative data for evidence-based policy planning.

Statement of the Problem

The unorganised sector is the backbone of India's labour market, accounting for a substantial share of total employment. Despite its significant contribution to economic activity, workers in this sector often lack access to formal social security mechanisms such as pensions, health insurance, maternity benefits, and old-age income support. The absence of adequate social protection exposes unorganised workers to multiple economic vulnerabilities, particularly during periods of illness, income loss, disability, and old age. Ensuring social security coverage for this large workforce therefore remains a major policy challenge. To address this issue, the Government of India launched the Pradhan Mantri Shram Yogi Maandhan (PM-SYM) scheme in 2019 with the objective of providing pension security to unorganised workers. As a contributory pension scheme, PM-SYM aims to extend old-age income protection to workers who are traditionally excluded from formal social security systems. Since its implementation, the scheme has generated extensive administrative data on beneficiary enrolment and coverage across states and occupational groups.

However, despite the availability of these administrative records, there is limited empirical evidence on the extent to which PM-SYM has succeeded in reaching the target population of unorganised workers. Existing studies have primarily focused on awareness, implementation challenges, and the broader issue of social security deficits in the informal economy. Comparatively little attention has been paid to analysing PM-SYM administrative data as a tool for monitoring social protection coverage and informing labour policy decisions.

Furthermore, significant variations may exist in enrolment and coverage across states due to differences in labour market structures, levels of informality, administrative capacity, and awareness of the scheme. Without a systematic assessment of these variations, policymakers may find it difficult to identify underserved regions and design targeted interventions. The lack of evidence-based monitoring can hinder the effectiveness of social protection programmes and limit their contribution to inclusive development.

In this context, there is a need to examine the extent of social protection coverage among unorganised workers using PM-SYM administrative data. Such an analysis can provide valuable insights into enrolment patterns,

regional disparities, and the effectiveness of the scheme in reaching vulnerable workers. The study seeks to address this gap by utilizing administrative data to assess access to social protection under PM-SYM and to demonstrate the potential of administrative databases for evidence-based policy planning and governance.

Significance of the Study

The unorganised sector constitutes a substantial share of India's workforce, yet a large proportion of these workers remain outside formal social security systems. The Pradhan Mantri Shram Yogi Maandhan (PM-SYM) scheme was introduced to provide old-age income security to unorganised workers through a contributory pension mechanism. Despite its importance, limited empirical research has examined the scheme's coverage and performance using administrative data.

This study contributes to the existing literature by utilizing administrative records to assess the extent of social protection access among unorganised workers through PM-SYM. By analysing enrolment trends across states and over time, the study provides evidence on regional disparities and patterns of participation. The findings will be valuable for policymakers, labour administrators, and social security institutions in identifying gaps in coverage and implementation. The study demonstrates the usefulness of administrative data as a monitoring tool for evaluating social protection programmes, offering a cost-effective and timely alternative to survey-based assessments. Furthermore, it contributes to the broader policy objective of achieving universal social protection and improving the welfare of vulnerable workers in India's informal economy.

LITERATURE REVIEW

Background

The issue of social protection for unorganised workers has received considerable attention in both national and international literature. According to the International Labour Organization (ILO), workers in the informal economy often face limited access to social security, employment benefits, and income protection, making them particularly vulnerable to economic shocks and old-age poverty. The ILO has consistently emphasized the importance of extending social protection floors to informal workers as a means of promoting inclusive growth and reducing labour market inequalities.

In the Indian context, the unorganised sector constitutes the dominant share of employment. The National Commission for Enterprises in the Unorganised Sector (NCEUS, 2007) highlighted that the majority of Indian workers are employed without formal contracts, social security benefits, or pension coverage. The Commission argued that inadequate social protection remains one of the most significant dimensions of labour market vulnerability and recommended the establishment of comprehensive social security mechanisms for unorganised workers.

Several studies have examined the relationship between informality and social security coverage in India. Kannan (2017) observed that economic growth has not been accompanied by a proportional expansion of social protection, leading to persistent insecurity among informal workers. Similarly, Mehrotra and Parida (2019) noted that although various welfare programmes have been introduced, social security coverage among unorganised workers remains fragmented and uneven across regions and occupational groups.

The introduction of the Pradhan Mantri Shram Yogi Maandhan (PM-SYM) scheme in 2019 marked a significant policy initiative aimed at providing old-age income security to unorganised workers. Existing studies on PM-SYM have primarily focused on awareness, enrolment challenges, and implementation issues. Singh and Kumar (2021) found that low awareness levels, irregular incomes, and limited financial literacy constrain participation in contributory pension schemes among informal workers. Other studies have emphasized the importance of digital infrastructure and local facilitation centres in improving enrolment outcomes.

Kumar and D.Shobhana(2023) linked the PM-SYM model with Technological Acceptance Model (TAM) and came to the conclusion that PM-SYM provides old-age security for informal workers but awareness levels of people regarding it are quite low. Another study by Baria & Shukla(2026) made a critical assessment of the

scheme and its implementation in Nagpur area where they applied the mixed method approach and came up with the conclusion that the digital adoption hinders the coverage of the scheme.

Recent literature has increasingly recognized the role of administrative data in policy monitoring and evaluation. Einav and Levin (2014) argued that administrative datasets offer significant advantages over traditional surveys due to their large coverage, timeliness, and detailed information on programme beneficiaries. Administrative records enable governments to monitor programme performance, identify coverage gaps, and design targeted interventions. In developing countries, the growing digitization of welfare systems has expanded opportunities for using administrative data in evidence-based policymaking.

In India, administrative databases such as Aadhaar, PMJDY, EPFO, e-Shram, and PM-SYM have generated substantial information that can support policy analysis. Scholars have highlighted the potential of these databases for improving welfare targeting, monitoring programme implementation, and strengthening governance. However, most empirical studies continue to rely on survey-based datasets such as the Periodic Labour Force Survey (PLFS), while the use of administrative data for labour market and social protection research remains relatively limited.

Research Gap

The existing literature reveals three important gaps. First, there is limited empirical research utilizing PM-SYM administrative data to assess social protection coverage among unorganised workers. Second, studies have largely focused on scheme implementation and awareness rather than enrolment patterns and regional disparities. Third, insufficient attention has been paid to the role of administrative data as a tool for evidence-based labour policy and planning. Addressing these gaps, the present study employs PM-SYM administrative data to analyse the extent and distribution of social protection coverage among unorganised workers in India and to demonstrate the usefulness of administrative records for policy monitoring and evaluation.

Research question

1. What have been the trends and patterns in PM-SYM enrolment among unorganised workers across Indian states during the period 2019–2023?
2. To what extent do interstate disparities exist in PM-SYM participation among unorganised workers, and which states exhibit relatively high or low levels of coverage?
3. What is the relationship between the size of the unorganised workforce and the level of PM-SYM coverage across Indian states?

Research objective

1. To examine trends in PM-SYM enrolment among unorganised workers across Indian states during 2019–2025.
2. To analyse interstate disparities in PM-SYM participation among unorganised workers.
3. To identify the relationship between the size of the unorganised workforce and PM-SYM coverage across states.

DATA & METHODOLOGY

The study relies on secondary data sources to examine unorganised worker's access to social protection under the Pradhan Mantri Shram Yogi Maandhan (PM-SYM) scheme across Indian states. On the other hand, data are obtained from official administrative records maintained by the Ministry of Labour and Employment and the Open Government Data (OGD) Platform of India. These datasets provide information on state-wise PM-SYM beneficiaries, annual enrolment figures from 2019 to 2023, year-wise additions of beneficiaries, and fund allocation and utilization under the scheme. Administrative data offer comprehensive and reliable coverage of

registered beneficiaries, enabling the assessment of regional patterns and trends in scheme participation. To complement the administrative records, secondary data are collected from nationally recognized statistical sources. Information on the Labour Force Participation Rate (LFPR) is obtained from the Periodic Labour Force Survey (PLFS) annual reports published by the Ministry of Statistics and Programme Implementation (MOSPI). These secondary indicators provide the socioeconomic context necessary to analyse variations in unorganised worker's enrolment and access to PM-SYM across states. The integration of administrative and survey-based data allows for a comprehensive examination of the extent to which social protection schemes reach unorganised workers engaged in the informal economy.

This study adopts a quantitative research design based on the analysis of secondary administrative data related to the Pradhan Mantri Shram Yogi Maandhan (PM-SYM) scheme. The study covers the period from 2019 to 2023, enabling an examination of trends and patterns in women's enrolment and access to social protection over time. The analysis is conducted at the state and union territory level, with each Indian State and Union Territory serving as the unit of analysis. Administrative data obtained from official government sources will be used to assess regional variations in PM-SYM participation, identify disparities in unorganised worker's coverage, and evaluate the effectiveness of the scheme in extending social protection to unorganised workers across different parts of India. Statistical techniques, including descriptive, comparative analysis and Regression analysis, will be employed to interpret the data and draw evidence-based conclusions.

RESULTS AND DISCUSSIONS

Objective 1

To examine trends in PM-SYM enrolment among unorganised workers across Indian states during 2019–2025:

Table 1: descriptive statistics of year wise PM-SYM enrolment

<i>Descriptives</i>						
	2018-19	2019-20	2020-21	2021-22	2022-23	Total
N	37	37	37	37	37	37
Missing	2	2	2	2	2	2
Mean	148309	87129	9298	6969	14520	266225
Std. error mean	76019	44442	4702	3482	7229	134642
Median	18629	14016	2050	1642	3747	47556
Sum	5487418	3223780	344022	257858	537232	9850310
Range	2743688	1611890	172011	128929	268616	4925134
Minimum	21	0	0	0	0	21
Maximum	2743709	1611890	172011	128929	268616	4925155
Skewness	5.22	5.3	5.43	5.6	5.66	5.42
Std. error skewness	0.388	0.388	0.388	0.388	0.388	0.388
Kurtosis	29.4	30	31.2	32.8	33.3	31.1
Std. error kurtosis	0.759	0.759	0.759	0.759	0.759	0.759

Source: Calculated by author from PM-SYM dataset, Open Government Data Platform, Government of India. (2025)

Table 1 presents descriptive statistics of PM-SYM enrolment across Indian states. The results indicate considerable variation in enrolment levels over the study period. The average number of beneficiaries across states was highest during the initial phase of implementation, with an average enrolment of 148,309 beneficiaries per state. Subsequently, the mean enrolment declined to 87,129 and further to 9,298 and 6,969 beneficiaries, indicating a sharp reduction in the pace of new registrations. A slight recovery was observed in the later period, when average enrolment increased to 14,520 beneficiaries per state.

The median values also show a declining pattern from 18,629 beneficiaries in the initial period to 14,016, 2,050 and 1,642 beneficiaries respectively, before increasing substantially to 5,37,232 beneficiaries in the latest year. This suggests that enrolment performance varied widely across states, with a few states accounting for a large share of total beneficiaries.

The high values of skewness (above 5 in all years) and kurtosis (ranging from 29.4 to 33.3) indicate a highly unequal distribution of enrolment across states. A small number of states recorded exceptionally high enrolment while many states reported relatively low participation. Therefore, PM-SYM coverage was not evenly distributed across the country.

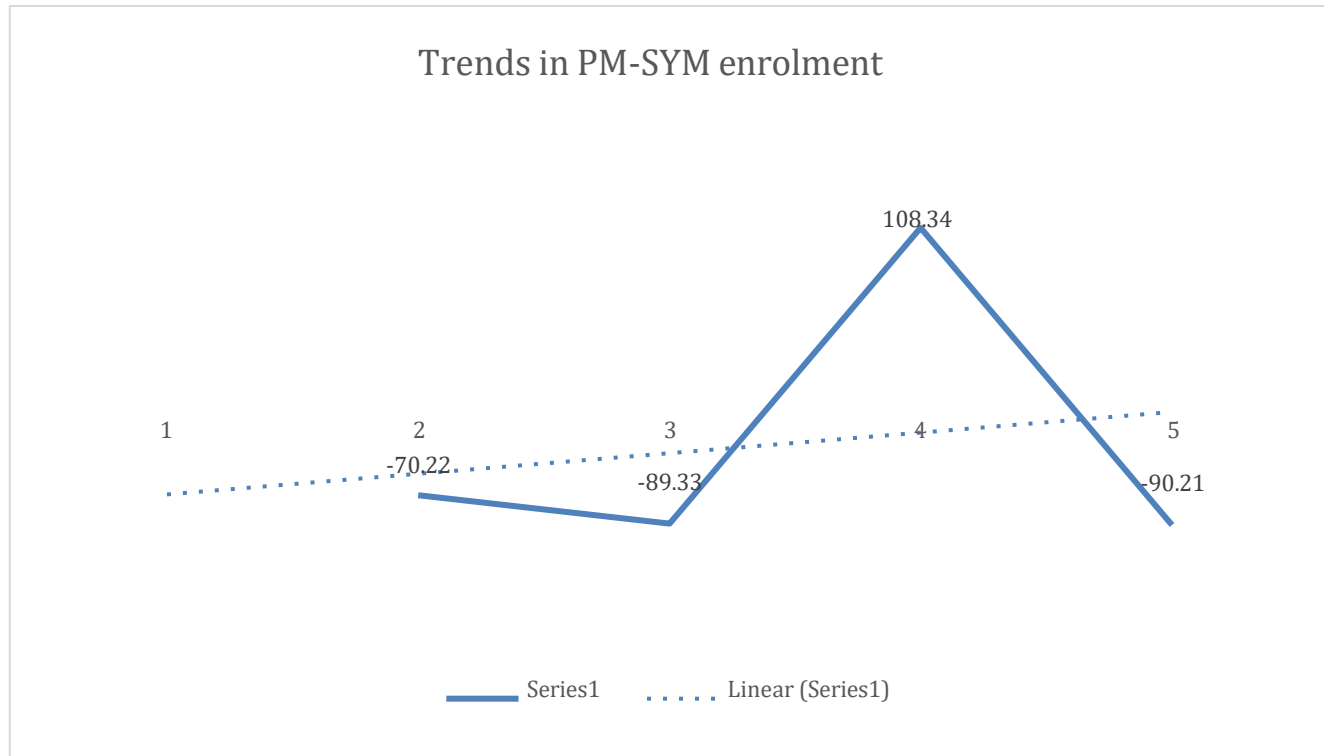


Figure 1: Trend in PM-SYM enrolment of 2019- 2023

Source: Calculated by author from PM-SYM dataset, Open Government Data Platform, Government of India. (2025)

Figure 1 further illustrates the year-to-year growth trend in enrolment. The scheme experienced a decline of approximately 70.22 per cent in one period, followed by a further decline of 89.33 per cent in the subsequent period. However, enrolment rebounded strongly with a growth rate of 108.34 per cent, before again declining by about 90.21 per cent. These fluctuations suggest that PM-SYM enrolment has not followed a stable growth trajectory. Instead, enrolment has been characterized by periods of rapid expansion followed by substantial slowdowns.

Overall, the findings indicate that PM-SYM enrolment exhibited significant fluctuations across the study period. While the scheme succeeded in attracting a large number of beneficiaries during certain years, the inconsistent growth pattern suggests challenges in sustaining enrolment momentum among unorganised workers. The results highlight the need for continued awareness campaigns, administrative support, and targeted outreach measures to improve and stabilize participation in the scheme across states.

Objective 2

To analyse interstate disparities in PM-SYM participation among unorganised workers.

$$PM - SYM \text{ Beneficiaries Coverage Rate} = \frac{\text{PM-SYM Beneficiaries}}{\text{Total Unorganised Workers}} \times 100$$

Table 2: Overall variation across states

Unorganised Workers × 100

Descriptive statistics	Values
Mean coverage	29.9
Maximum coverage	129.7
Minimum coverage	0.0
Standard deviation	35.03729108
Coefficient of variation	117.1730943

Source: Calculated by author from PM-SYM dataset, Open Government Data Platform, Government of India. (2025) & PLFS Annual Report 2023–24.

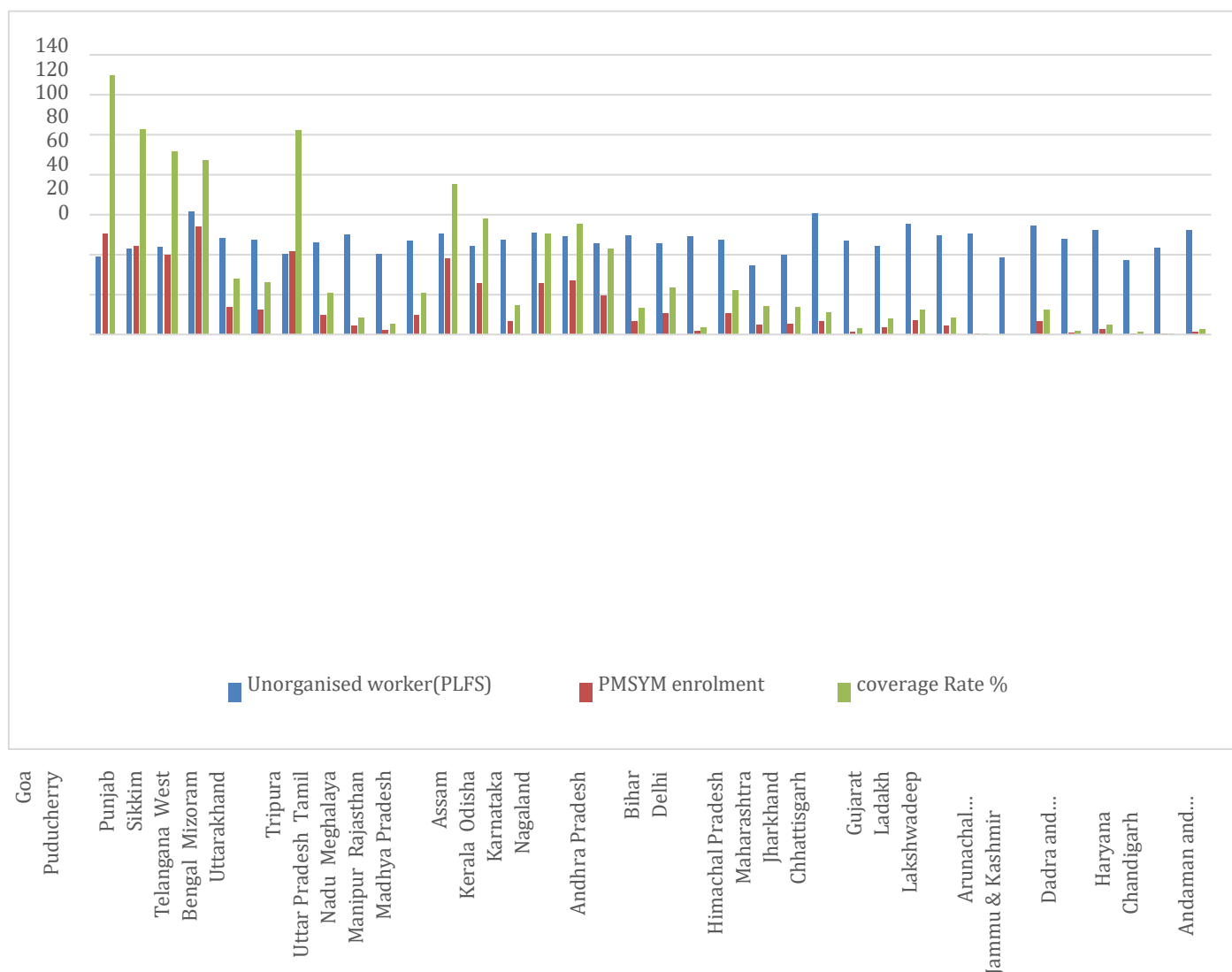


Figure 2: State wise coverage rates

Source: Calculated by author from PM-SYM dataset, Open Government Data Platform, Government of India. (2025) & PLFS Annual Report 2023–24.

Table 2 and Figure 2 reveal substantial interstate disparities in PM-SYM participation and coverage among unorganised workers across India. The average coverage rate across states is 29.9 per cent, indicating that less

than one-third of the estimated unorganised workforce is covered under the scheme on average. However, this national average conceals considerable variation among states.

The maximum coverage rate recorded is 129.7 per cent in Goa, followed by Puducherry (102.8 per cent), Mizoram (102.2 per cent), Punjab (91.5 per cent), Sikkim (87.4 per cent), and Meghalaya (75.1 per cent). These states exhibit exceptionally high levels of PM-SYM participation relative to their estimated unorganised workforce. Coverage rates exceeding 100 per cent may reflect differences in administrative records, migration effects, or discrepancies between enrolment data and workforce estimates.

In contrast, several states recorded very low levels of coverage. Nagaland (3.7 per cent), Maharashtra (3.0 per cent), Uttar Pradesh (5.4 per cent), Tripura (8.6 per cent), Jharkhand (7.9 per cent), and Rajasthan (14.6 per cent) are among the lowest-performing states. This suggests that a large proportion of eligible unorganised workers in these states remain outside the PM-SYM framework.

The standard deviation of 35.04 indicates a wide dispersion in coverage rates across states. Furthermore, the coefficient of variation (117.17 per cent) exceeds 100 per cent, demonstrating an extremely high degree of inequality in PM-SYM participation. Such a high coefficient of variation confirms that enrolment performance differs substantially from one state to another.

The state-level classification also highlights these disparities. States such as Goa, Puducherry, Punjab, Sikkim, Mizoram, Meghalaya, Assam, Madhya Pradesh, Kerala, and Manipur fall into the high-coverage category. On the other hand, large states including Uttar Pradesh, Bihar, Maharashtra, Jharkhand, Rajasthan, Karnataka, Andhra Pradesh, and Delhi are classified as low-coverage states despite having sizeable unorganised worker populations.

Figure 2 further illustrates that high PM-SYM enrolment does not always correspond to the size of the unorganised workforce. Some smaller states and Union Territories achieved significantly higher coverage rates than larger states with larger informal labour forces. This suggests differences in implementation efficiency, awareness generation, administrative outreach, and beneficiary mobilization across states.

Overall, the findings confirm the existence of significant interstate disparities in PM-SYM participation. While some states have successfully expanded social protection coverage among unorganised workers, many others continue to experience low participation levels. These disparities indicate the need for targeted policy interventions, stronger awareness campaigns, and improved administrative mechanisms in low-performing states to ensure more equitable access to social protection under PM-SYM. The Coefficient of Variation = 117.17%, it shows very high interstate inequality in PM-SYM coverage.

Objective 3

To identify the relationship between the size of the unorganised workforce and PM-SYM coverage across states

Hypothesis:

- H_0 : There is no significant relationship between the size of the unorganised workforce and PM-SYM coverage across states.
- H_1 : There is a significant relationship between the size of the unorganised workforce and PM-SYM coverage across states.

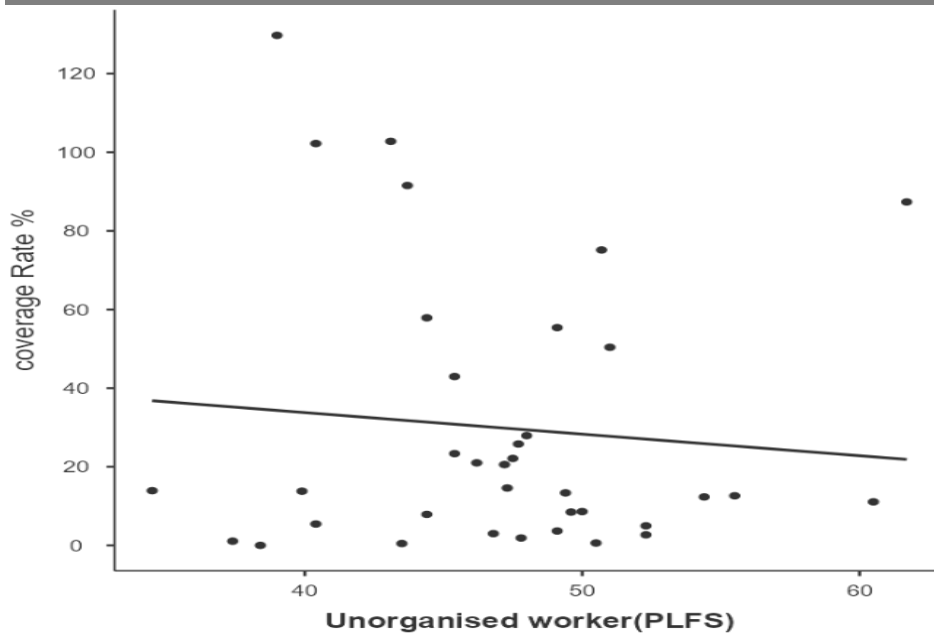


Figure 3: Scatter plot of coverage rate

Figure 3 illustrates the scatter plot between the proportion of unorganised workers and PM-SYM coverage rates. The fitted regression line exhibits a slight downward slope, indicating a marginal negative association. However, the substantial dispersion of observations around the trend line suggests the absence of a systematic relationship between the two variables. Several states with relatively high proportions of unorganised workers continue to exhibit low PM-SYM coverage, while some states with smaller informal sectors report comparatively higher enrolment rates.

Table 3: Correlation Matrix

		Unorganised worker	coverage Rate
Unorganised worker	Pearson's r	—	
	df	—	
	p-value	—	
	N	—	
coverage Rate	Pearson's r	-0.093	—
	df	34	—
	p-value	0.589	—
	N	36	—

Note. * $p < .05$, ** $p < .01$, *** $p < .001$

Table 3 presents the correlation matrix between the proportion of unorganised workers and PM-SYM coverage rates. The Pearson correlation coefficient is -0.093 , indicating a very weak negative relationship between the two variables. The associated p-value (0.589) exceeds the conventional significance threshold of 0.05 , suggesting that the relationship is statistically insignificant.

This finding implies that states with a larger share of unorganised workers do not necessarily record higher levels of PM-SYM enrolment. The weak and insignificant correlation suggests that the size of the target population alone is insufficient to explain interstate variations in scheme coverage.

Simple Linear Regression Model:

$$Coverage_{it} = \beta_0 + \beta_1 Unorganised\ Workers_i + \varepsilon_i$$

Table 4: Model Fit Measures

			Overall Model Test			
MODEL	R	R ²	F	df1	df2	P
1	0.0931	0.00867	0.298	1	34	0.589

Note. Models estimated using sample size of n=36

Table 5: Omnibus ANOVA Test

	Sum of Squares	df	Mean Square	F	P
Unorganised worker	373	1	373	0.298	0.589
Residuals	42594	34	1253		

Table 6: Model Coefficients- coverage Rate

Predictor	Estimate	SE	T	p	Stand. Estimate
Intercept	55.732	47.72	1.168	0.251	
Unorganised worker	-0.549	1.01	-0.545	0.589	-0.0931

The model fit statistics reported in Table 4 indicate a correlation coefficient ($R = 0.093$) and a coefficient of determination ($R^2 = 0.0087$). Thus, variations in the size of the unorganized workforce explain less than 1 per cent of the variation in PM-SYM coverage across states. The overall model is statistically insignificant ($F = 0.298$; $p = 0.589$), indicating that the explanatory variable does not meaningfully predict coverage outcomes. Since $p = 0.589 > 0.05$, H_0 cannot be rejected. Therefore, the study concludes that there is no statistically significant relationship between the size of the unorganised workforce and PM-SYM coverage across states.

The coefficient estimates presented in Table 6 show that the share of unorganised workers has a negative coefficient ($\beta_1 = -0.549$). This suggests that a one-percentage-point increase in the proportion of unorganised workers is associated with an estimated decline of 0.549 percentage points in PM-SYM coverage.

The results indicate that PM-SYM coverage does not increase automatically with the size of the unorganised workforce. These finding highlights potential implementation challenges in reaching eligible workers in states where informal employment is most prevalent. The weak relationship may reflect differences in awareness levels, enrolment infrastructure, digital access, outreach efforts, administrative capacity, and coordination between central and state governments. Consequently, the effectiveness of PM-SYM appears to depend more on institutional and implementation factors than on the sheer magnitude of the target population.

The empirical evidence reveals no statistically significant relationship between the size of the unorganised workforce and PM-SYM coverage across states. The correlation coefficient is weak and negative, and the regression model explains only a negligible proportion of the variation in coverage rates. Therefore, the study rejects the notion that states with larger informal labour forces necessarily achieve better social protection coverage under PM-SYM. In other words, we have to upgrade the model to a multiple linear regression model by adding control variables like literacy rates, urbanisation percentage and infrastructure spending etc to know more about the policy effectiveness.

CONCLUSION

Social protection is essential for improving the economic security and well-being of unorganised workers, who constitute the largest segment of India's workforce. The introduction of the Pradhan Mantri Shram Yogi Maandhan (PM-SYM) scheme represents a significant policy initiative aimed at extending old-age income security to vulnerable workers who are generally excluded from formal social security systems. As India moves

towards data-driven governance, administrative databases generated through welfare programmes provide valuable opportunities for monitoring coverage, assessing programme performance, and supporting evidence-based policymaking. This study examines unorganised workers' access to social protection through PM-SYM using administrative data. By analysing enrolment trends, interstate disparities, and the relationship between the size of the unorganised workforce and scheme coverage, the study contributes to a better understanding of the reach and effectiveness of pension-based social protection in India. The findings reveal that there is no statistically significant relationship between the size of the unorganised workforce and PM-SYM coverage across states. However inclusion of control variables like The study also demonstrates the usefulness of administrative data as a complementary source of information for labour market and social protection research. Unlike traditional survey data, administrative records enable continuous monitoring of programme outcomes and facilitate timely policy interventions. The insights generated from this research can assist policymakers in strengthening outreach strategies, improving enrolment mechanisms, and enhancing the effectiveness of PM-SYM. Overall, the study underscores the importance of leveraging administrative data for evidence-based policy planning and highlights the need for continued efforts to expand social protection coverage among unorganised workers. Strengthening social security systems through improved data utilization and targeted policy measures will be crucial for promoting inclusive development and ensuring economic security for vulnerable workers in India.

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Appendix-1

State/UT Name	Unorganised worker (PLFS)	PMSYM enrolment	coverage Rate %	rank	Category
Goa	39	50.6	129.7	1	High
Puducherry	43.1	44.3	102.8	1	High
Punjab	43.7	40	91.5	2	High
Sikkim	61.7	53.9	87.4	2	High
Telangana	48	13.4	27.9	9	Low
West Bengal	47.7	12.3	25.8	9	Low
Mizoram	40.4	41.3	102.2	2	High
Uttarakhand	46.2	9.7	21.0	12	Low
Tripura	50	4.3	8.6	20	Low
Uttar Pradesh	40.4	2.2	5.4	22	Low
Tamil Nadu	47.2	9.7	20.6	12	Low
Meghalaya	50.7	38.1	75.1	3	High
Manipur	44.4	25.7	57.9	3	High
Rajasthan	47.3	6.9	14.6	10	Low
Madhya Pradesh	51	25.7	50.4	4	High
Assam	49.1	27.2	55.4	3	High
Kerala	45.4	19.5	43.0	3	High
Odisha	49.4	6.6	13.4	9	Low
Karnataka	45.4	10.6	23.3	5	Low
Nagaland	49.1	1.8	3.7	14	Low
Andhra Pradesh	47.5	10.5	22.1	5	Low
Bihar	34.5	4.8	13.9	5	Low
Delhi	39.9	5.5	13.8	5	Low
Himachal Pradesh	60.5	6.7	11.1	7	Low
Maharashtra	46.8	1.4	3.0	10	Low
Jharkhand	44.4	3.5	7.9	8	Low
Chhattisgarh	55.5	7	12.6	5	Low
Gujarat	49.6	4.2	8.5	6	Low
Ladakh	50.5	0.3	0.6	10	Medium
Lakshwadeep	38.4	0	0.0	11	Medium
Arunachal Pradesh	54.4	6.7	12.3	5	Low
Jammu&Kashmir	47.8	0.9	1.9	7	Low
Dadra and NagarHaveli	52.3	2.6	5.0	5	Low
Haryana	37.4	0.4	1.1	6	Low
Chandigarh	43.5	0.2	0.5	6	Medium
Andaman and Nicobar	52.3	1.4	2.7	5	Low

Appendix-2

STATE -WISE AND YEAR-WISE DETAILS OF PMSYM ENROLMENT							
Sl. No.	State/UT Name	2018-19	2019-20	2020-21	2021-22	2022-23	Total
1	Andaman a nd	1033	822	277	175	32	2339

	Nicobar						
	Islands						
2	Andhra Pradesh	37444	107248	6201	1568	17801	170262
3	Arunachal Pradesh	810	1589	77	203	191	2870
4	Assam	9634	7563	3876	6343	10233	37649
5	Bihar	104887	74782	16924	9472	10459	216524
6	Chandigarh	974	3738	361	90	11	5174
7	Chhattisgarh	92631	111930	3857	5011	15989	229418
8	Dadra and Nagar Haveli and Daman & Diu	953	575	37	20	42	1627
9	Delhi	4791	2711	608	1575	562	10247
10	Goa	212	728	35	27	1025	2027
11	Gujarat	335279	31407	2050	2432	16119	387287
12	Haryana	562199	314740	26049	10216	3926	917130
13	Himachal Pradesh	14355	26033	1362	2643	3163	47556
14	Jammu & Kashmir	36735	27056	6643	3138	659	74231
15	Jharkhand	97735	29266	2326	1642	4813	135782
16	Karnataka	39351	51925	8769	16267	13721	130033
17	Kerala	7027	2398	1136	1893	3013	15467
18	Ladakh	889	563	10	7	4	1473
19	Lakshwadeep	21	0	0	0	0	21
20	Madhya Pradesh	80101	39089	5139	7509	45621	177459
21	Maharashtra	527226	61984	9541	6980	8410	614141
22	Manipur	2350	1310	237	335	1463	5695
23	Meghalaya	916	1162	811	410	2027	5326
24	Mizoram	436	120	58	60	474	1148
25	Nagaland	1432	2547	739	138	90	4946
26	Odisha	104847	50621	9107	7128	12227	183930
27	Puducherry	851	322	82	72	1054	2381
28	Punjab	21915	9891	1718	1575	23380	58479
29	Rajasthan	61907	216675	3303	2582	21247	305714
30	Sikkim	61	43	21	17	166	308
31	Tamil Nadu	40730	14016	2381	2317	6355	65799
32	Telangana	19438	18455	2612	1715	6531	48751
33	Tripura	13680	12184	3113	1337	1350	31664
34	Uttar Pradesh	466310	349720	38701	13361	19668	887760
35	Uttarakhand	18629	14622	1291	493	3747	38782
36	West Bengal	35920	24055	12559	20178	13043	105755
Total		27,43,709	16,11,890	1,72,011	1,28,929	2,68,616	49,25,155

Source: Open Government Data Platform, Government of India. (2025)