Last checked: 5 October 2026 · Social Welfare Department, Government of Jammu and Kashmir

Contributory Social Security Scheme (CSSS)

Jammu and Kashmir runs a contributory savings scheme for marginal workers with small incomes, where the state and the worker both add money to a joint account.

What you may get

The department page lists a contribution of Rs 300 from the state and Rs 200 from the worker every quarter, for five to ten years, paid into a joint account opened for the purpose.

Who it is for

Marginal workers with a very small income in Jammu and Kashmir, such as farm and non-farm labourers, rural barbers, craftsmen, shepherds, masons and weavers.

Main conditions

- The applicant is a marginal worker with a meagre income, for example an agricultural or non-agricultural labourer, rural barber, craftsman, blacksmith, shepherd, mason or weaver.
- The worker pays the beneficiary share every quarter into the joint account.
- Proof of age, income, status and address is required with the application.

Documents

- Proof of age
- Proof of income
- Proof of status
- Proof of address

How to apply

1. Take the application form free of cost from the District Social Welfare Officer (DSWO) or Tehsil Social Welfare Officer (TSWO).
2. Fill it in and attach proofs of age, income, status and address.
3. Submit the full case to the Tehsil Social Welfare Officer and take a proper receipt.
4. The TSWO lists the eligible applicants and sends them to the DSWO, and a district committee led by the Deputy Commissioner sanctions the cases.

Status

Active

Official source: https://socialwelfarekashmir.jk.gov.in/CSSS.html
Labh Lo page: https://labhlo.in/en/schemes/jammu-and-kashmir/jk-contributory-social-security-scheme/

Labh Lo Summary. Not an official government document.
Labh Lo is an independent information platform. This PDF is a summary. It is not an official government document. Government authorities determine final eligibility and approval. Check the official source before applying.