

TRANSFORMING

The Lives of Construction Workers

PLEASE JOIN FORCES WITH US



Why Focus on Construction Workers?

As of 2023, the construction & real estate industry is the second largest employment generating industry in India after agriculture.

Construction industry employs approximately 71 million people, of which 81% are unskilled workers and 19% are skilled workers; accounting for 11% of the GDP.

Despite the growth, the industry faces a grave challenge of workforce; 92.8% of the total work force in 2009-10 constituted of informal workers (NSSO survey 2009-10).

To address, inhuman working conditions, poor health and safety standards and overall welfare of workers in the real estate industry, the Government of India enacted the Building and Other Construction Workers (Regulation of employment & Conditions of Service) Act, 1996

- Under the BoCW Act 1996, it is mandatory for all State Governments to constitute the Welfare Board for building and other construction workers.
- The functions of BOCW includes providing quick help to the workers in case of any mishap or accident, providing pensions, issuing loans for house construction, making payments related to premia for the Group Insurance Scheme, providing financial aid for children's education, supporting workers by carrying their medical expenses in case of a major ailment.
- Each construction worker, who is between the ages of 18-60 years & who has been engaged with any building or other development work for at the very least ninety days during the previous year is qualified for Registration as a recipient of the BOCW Welfare Fund under the BOCW Act registration.

DO YOU KNOW?

Facts about BoCW Welfare Board

- All State Governments must constitute the Welfare Board for Building and Other Construction Workers as per BoCW Act 1996.
- The source of Fund for BoCW Board is the Building & Other Construction Workers' Welfare Cess [BOCWW Cess] levied and collected on the cost of construction incurred by employers, under Section 3 of the Building and Other Construction Workers' Welfare Cess Act, 1996. This Cess augments the resources of the Building and Other Construction Workers' Welfare Boards constituted by the Government (Central, State & Union Territory).
- As per the Ministry of Labour and Employment estimates for 2020², there are about 5 crore construction workers in India. As of 2022 Workers registered with BoCW are 3,04,02104.
- Maharashtra BoCW board was constituted in 1st May, 2011.
- As of 2022, the MaharashtraBOCW board had **Rs 11,794 crores** of funds, but 73.02% or Rs 8,612.33 crore of it remains unspent due to lack of registration of workers
- According to the 2011 census, there are total of **80 lakh** construction workers in Maharashtra
- At the end of November 2016, 5.62 lakh construction workers were registered in the Maharashtra BOCW Board as beneficiaries and 2.99 lakh workers registration is valid till date³
- According to the Maharashtra Economic Survey 2015-16, 1.02 lakh construction establishments exist in the state.

Source:

1. <https://www.deccanherald.com/india/states-collected-rs-78521-crore-as-cess-from-construction-sector-5491-remains-unutilised-1078607.html>
2. <https://labour.gov.in/sites/default/files/do.pdf>
3. <https://mahabocw.in/>
4. <https://pib.gov.in/PressReleaseDetailm.aspx?PRID=1809240>

WHY REAL ESTATE COMPANIES MUST INVEST THEIR CSR FOR THE WELFARE OF CONSTRUCTION WORKERS?

- Even today, very few real estate companies are investing their CSR for reaching the unreached construction workers for their inclusion in BOCW scheme. Companies from other sectors are not interested in supporting construction sector at all
- By supporting these activities, you will be facilitating the unlock of BoCW welfare fund, which is created through the 1% Cess paid by developers and construction companies like you. Most of the BoCW funds remain unutilized
- BOCW is highly beneficial to the employers of construction workers such as construction companies' builders and contractors for complying with labour laws especially in times of emergency such as accidents or deaths on construction sites, as well as overall welfare of their workers

BENEFITS OF BoCW

The main objective of the BOCW Act is to regulate the conditions of service and the employment of BOCW Workers and to provide for their safety, health, and welfare measures. BOCW registration provides construction workers access to a range of welfare benefits. Once registered, workers can apply for and receive various social security benefits as described below:

The major benefits of BoCW

Medical Assistance

up to **Rs. 10,000**,
in case of hospitalized
for 05 or more days



Marriage Benefits of Registered Member

Marriage of female or Daughter

Rs. 51,000/-

Marriage of male or Son

Rs. 35,000/-



Death Benefits

Accident Death
Rs. 2,00,000
Normal Death
Rs. 1,00,000/-



Maternity Benefits

Rs. 30,000

to women members and
wives of male members
(up to 2 children)



Education Scholarship

Class-I to Class-VIII **Rs. 6,000/-** PA
Class-IX to Class-X **Rs. 8,400/-** PA
Class-XI to Class-XII **Rs. 12,000/-** PA
Graduation Level **Rs. 36,000/-** PA
ITI Courses **Rs. 48,000/-** PA
Polytechnic Diploma (3 years) Courses
Rs. 60,000/- PA
Technical Courses such as Engineering,
Medicine, MBA **Rs.1,20,000/-** PA



Funeral Benefits

Rs. 10,000 in case of
death of a member



Grant for Tool Purchase

Rs. 5,000
once in 5 years



Old Age Pension

Rs. 3,000 per month
after completion
of 60 years



Loan for House Purchase

purchase or
construction of the house
Rs. 3,00,000/-



Group Insurance

Paying amount in
connection with
a premium



Why are workers not getting registered in BoCW?

Challenges/Gaps faced by Workers to avail the registration and its benefits

There are several roadblocks when it comes to registration of workers with BOCW

1

LACK OF AWARENESS

about Building and other Construction Worker's Welfare scheme and its benefits among workers, their contractors and developers

2

CUMBERSOME DOCUMENTATION

is long and online making is difficult for workers to complete on their own

3

ONLINE APPLICATION PROCESS

for registration, benefits claim and yearly renewals

4

LACK OF HANDHOLDING SUPPORT

to avail the registration and benefits of the schemes

Disha Foundation has been at the forefront of inclusion of construction workers in BOCW and providing registered workers with various BOCW benefits.

Disha Foundation is actively working with large construction companies like Godrej Properties Limited and Oberoi Realty for registration of construction workers in BOCW.

Disha Foundation has signed MoU with CREDAI Maharashtra and currently active in 10 cities

Disha has registered 1.36 lakh workers in the last 3 years which has unlocked 138 crores of BoCW funds through various welfare benefits for these construction workers.

Impact of DISHA FOUNDATION in Last 3 years

New workers who have received BoCW Registration Card and Safety kits
76,168

Workers who were already registered under BoCW and received additional benefits
59,954

Government funds unlocked so far for construction workers
138 crore

**Our
Current
Partners**

**Godrej
PROPERTIES**

**OBEROI
REALTY**

**CREDAI
MAHARASHTRA**
ISO 9001: 2015
Certified Organisation

HOW 'DISHA FOUNDATION' HELPS CONSTRUCTION WORKERS WITH BoCW?

Process of facilitating BoCW Benefits



Sensitization of contractors and developers on BoCW compliance & benefits

Group sessions at worksites

Awareness among workers on BoCW benefits

Awareness programs worksites

Compilation of documents for BoCW registration

Necessary Documentation support to workers in case of AADHAR, bank account, PAN cards etc.

End to end support to workers for online submission of BoCW application

Necessary follow up and support till worker get BoCW registered

Eligibility check & support to workers for availing 12+ benefits of BoCW



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WHY JOIN FORCES WITH DISHA FOUNDATION?

We appeal you to join forces with Disha Foundation to reach the unreached construction workers and their inclusion in BoCW scheme.

- Disha Foundation is already at the forefront of BOCW registration of workers in Maharashtra and has all the systems and teams in place for the expedited registration of BOCW registration of workers at all your construction sites.
- Disha Foundation can partner with your organization through other CSR support to include construction workers at your sites in BOCW so that your workers are protected socio-economically.
- Knowing that workers are protected provides a boost in their efficiency. Most importantly, by registering your workers with BOCW, Disha Foundation can help you with labour law compliances, while also protecting you during adverse events related to workers.

We look forward to your organization joining us in this necessary and noble endeavour of making construction workers safe and in making their work more efficient and ultimately boost construction industry.

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