

Step 2.4: Maternity Benefits



A registered female construction worker is eligible for assistance of Rs.50,000 for the first two deliveries, whether the child is male or female. This support is granted upon the worker's application and submission of childbirth proof.

What are the workers entitled for?

The Secretary or any other officer duly authorized by the Board shall approve an application from a registered female construction worker for an amount of Rs. 30,000 for a female child and Rs. 20,000 for a male child.

Scheme is limited to the first two deliveries, upon submission of proof of childbirth.

The assistance will be provided in the form of a Fixed Deposit or Bond (Thayi Lakshmi Bond) in the mother's name, with a minimum maturity period of 3 years.

To gain benefits from the scheme, proof of child birth is necessary.

What are the eligibility criteria?

The Amount shall be sanctioned, only if the conditions are fulfilled namely.

1. Woman has to be registered as a construction worker
2. The registered woman construction worker can get this assistance only twice.
3. Second claim application shall be accompanied by an affidavit stating that the claim is for second delivery.
4. The certification of registration of birth obtained from the registrar of births and deaths or certificate of delivery in a government or private hospital in the state of Karnataka duly signed by the doctor concerned from the institution shall be produced along with the application.

The documentation states that registered female construction workers were initially expected to have no outstanding payments to the Board. However, it is necessary to verify whether this provision has since been revoked or abandoned.

The registered woman construction worker shall not be given this assistance if she already has two living children.

The scheme is exclusively sanctioned to registered female construction workers, and the wives of male construction workers are not eligible.

What type of documents required?

1. Attested Proof of Identity/labour card issued by the Board
2. Filled application form XVII
3. Proof of Bank Account
4. Photo of Child
5. Employment Certificate
6. Discharge Summary from hospital
7. Birth Certificate of Child
8. Affidavit for the second child

Application need to be submitted within 6 months of delivery

What is the procedure to apply?

1. Applicant needs to submit the application.
2. Application processing and Verification by Senior/ Labour Inspector.
3. Review and Approval by Labour Officer

Common reasons why construction workers fail to receive the benefits under Maternity scheme

Exclusion owing to policy design

1. If the husband is a construction worker, his pregnant wife, as the spouse of a construction worker, is not eligible for this facility.
2. To access this benefit, pregnant women are required to provide a work certificate demonstrating 90 days of employment before delivery. However, it may be challenging for a pregnant woman to engage in strenuous work for the full 90 days preceding delivery.

Miscarriages are considered as live births, and the eligibility criteria stipulate that only two live births are allowed under the scheme.

Exclusion owing to on-ground implementation

1. This scheme does not cover home deliveries, where women give birth at home. In such cases, since there is no discharge summary, they are unable to apply for the benefits.

Exclusion owing to lack of awareness

1. Lack of awareness amongst women workers to avail this scheme.
2. This program is offered for three consecutive years, after which it must be renewed annually. But after the first year, many people won't apply for the renewal owing to a lack of knowledge.