

Step 2.6: Pension Scheme | □



Pension scheme under BoCW in Karnataka offer financial assistance of Rs. 3,000 per month to registered construction workers in their retirement years.

What are the workers entitled to?

Workers meeting eligibility criteria and contributing to the welfare fund qualify for a monthly pension of Rs. 3000 upon reaching the designated retirement age of sixty years.

A registered construction worker must remain a continuous beneficiary of the board for a duration of three years before reaching the age of 60.

Contribution is not mandatory post the commencement of COVID, but active engagement in the construction sector is still a prerequisite.

Application can be submitted within 6 months after attaining the age of sixty years

Eligible workers are required to submit a Living Certificate (Form XII-A) annually to qualify for the pension.

What are the eligibility criteria for accessing benefits from pension scheme?

1. **Age Requirement:** The beneficiary must have reached the age of sixty years.
2. **Duration of Beneficiary Status:** The beneficiary should have been registered as a beneficiary of the Board for at least six years before reaching the age of 60.
3. **Subscription Payment:** Eligibility is also determined by having paid the subscription fees until the age of sixty. In other words, those who have consistently contributed to the welfare fund until the specified age is eligible for the pension. (Note: This is not applicable currently.)

What type of documents required for application?

1. Filled application form XII
2. Attested photocopy of ID card
3. Original ID card submitted to the Board
4. Photocopy of beneficiary's bank passbook
5. Ration Card.
6. Employer Certificate.
7. In case of Beneficiary death, nominee should provide death certificate to Board.
8. Before attaining age of 60 years registered construction worker shall be the beneficiary of the board continuously for the period of 3 years.
9. Application processing verification [If required] by the Senior/ Labour Inspector.
10. Review approval by the Secretary /Joint Secretary.

Application can be submitted within 6 months after attaining the age of sixty years.

Registering authority should submit the copy of the age proof of beneficiary which was submitted at the time of registration.

Common reasons why construction workers fail to receive the benefits under BoCW schemes

Exclusion owing to eligibility conditions

The scheme mandates that individuals have worked for a period of 3 years before reaching the age of 60 and maintained board membership for at least 6 years to access the benefits.

The scheme's requirement for individuals to work until the age of 60, despite the fact that many construction workers retire between the ages of 50 to 55, poses a significant challenge.

Exclusion owing to on ground implementation

To qualify for the pension, it's required to submit an annual "living certificate." Yet, for numerous senior citizens, obtaining this certificate poses a challenge as they must personally visit the center where it's prepared, including providing biometric fingerprints. However, due to the physical strain of labor-intensive work, there are instances where these fingerprints may not match the records.

Examples of CSOs going the extra mile to get work done

Currently, the sole form of pension available is the old age pension; however, Fedina is actively working to establish a framework to expand pension coverage to retired construction workers.

Questions and scenarios for discussion

What happens when the retiree moves to another state?

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