

# Summary of key issues

Workers in construction and related work face a number of challenges in accessing welfare entitlements and these are summarised on this page.

Field coordinators should note that BoCW schemes do not have any components that address social deprivations except scholarships for children. There are no separate provisions or additional benefits for SCs, STs, OBCs or minorities.

## **ATTENTION:**

*Field coordinators should note that BoCW schemes do not have any components that address social deprivations except scholarships for children. There are no separate provisions or additional benefits for SCs, STs, OBCs or minorities.*

## **Exclusion owing to policy design**

- Employment in construction sector is not enough
  - Not everyone employed in a construction firm is covered. Certain job profiles such as gardeners and parking area employees are excluded.
- Some components such as marriage allowance are available based on domicile in state.
- The process for availing benefits is dependent on mobile phones
  - From obtaining Aadhar card to Aadhar seeding and conveying the one-time passwords at each step, a mobile is required.
- Against the backdrop that the BoCW schemes do not have an underlying SC/ST component, schemes for the upliftment of SC/ST communities managed by the SC/ST Corporation are primarily for locals, leading to exclusion of SC/ST migrants.

Box for CSO comments:

## **Exclusion owing to lack of awareness**

- Awareness of schemes that can be availed under BOCW is limited.

- Workers lack awareness of available schemes, in some cases even after having spent 20 years in this occupation.

Box for CSO comments:

### Exclusion owing to lack of supporting documentation

- Unavailability of supporting documents or issues with supporting documents such as Aadhaar card discrepancies, name/age mismatches, absence of bank passbooks, and challenges in Aadhaar seeding for bank accounts.

Box for CSO comments:

### Exclusion owing to technology or other process related reasons

- The Seva Sindhu portal experiences periodic slowdowns, and there are limitations on document size, often restricted to around 250kb per document.
- Scheme components such as pensions falling under the Revenue Department are more difficult to obtain whereas basic health, accident, and other entitlements under the jurisdiction of the Labor Department are much easier to obtain procedurally.
- Scholarship documentation: tight timelines and documentation challenges for scholarships requiring income and caste certificates. While income certificates are valid for 5 years, caste certificates remain valid for life. However, individuals often discover that their income certificates have expired when applying for scholarships, resulting in missed deadlines.

Box for CSO comments:

### Exclusions owing to behavioural issues

- Trust concerns: many CSOs in the ecosystem charge fees to help with the application process. Another channel is cyber cafes that charge exorbitant amounts to get work done. There is general hesitancy in sharing documents since many times CSOs are unable to get the work done despite taking money and all documents. There are also security/ identity theft related concerns.
- Applicants find it difficult to remember login details.

[Box for CSO comments:](#)

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Revision #20

Created 26 October 2023 09:59:13 by Admin

Updated 4 November 2024 18:42:11 by Admin