



LABOUR WELFARE SCHEMES AND THEIR REACH AMONG BUILDING CONSTRUCTION WORKERS IN SIVAGANGAI DISTRICT: A DESCRIPTIVE STUDY

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Abstract

The construction industry is a major part of unorganized workforce in India with informal employment, lack of income security and access to social protection. This paper will analyse labour welfare programmes along with their coverage to building construction workers in Sivagangai District, Tamil Nadu. The study adopts a purely descriptive methodology involving purely secondary data sources in the form of government reports, Census data, publications of the Tamil Nadu Construction Workers Welfare Board (TNCWWB) and labour department records and other policy documents. The analysis will examine welfare provisions structure, registration pattern, scheme utilization pattern, level of awareness, and issues of implementation in the district. Results show that whilst Tamil Nadu has put in place a relatively holistic welfare scheme to aid the construction workers, the comprehensive coverage is not effective. Quite a good percentage of the labourers are not registered especially in the rural part and migrant labourers. The short-term financial support plans (accident compensation and educational assistance) are the ones that have been utilized more, and the less used benefits include long term (pension schemes, etc). Poor awareness, documentation and procedural complexity and administrative lag also restrict access to welfare benefits. Gender differences in the models of employment are also distinguished in the study, though special care is offered to the women employees with help of maternity assistance schemes. Rural-urban inequality and the issue of mobility have a substantial impact on the access to the schemes. The results give importance to a discrepancy between policy formulation and implementation at the ground level. Enhancement in the awareness campaigns, ease of registration, digital facilitation and subsequent improvement of monitoring mechanisms are key factors in providing inclusive welfare cover. The research will add to the discussion of social security pertaining to the unorganized sector and present policy-based information that can enhance the delivery of labour welfare in the district level.

Keywords: *Labour Welfare Schemes; Construction workers; Unorganized sector; Social security; Welfare board; Secondary data analysis; Sivagangai district; Informal employment; policy implementation; Rural labour; migrant workers; Tamil Nadu construction worker welfare board.*

Introduction

Background of the Study

The industry of construction holds a very significant role in the economic growth of India as it makes significant contributions on the growth of infrastructure, urbanization, and the creation of employment. It ranks among the biggest sectors of employment following agriculture and accounts for a large percentage of harnessing semi-skilled and unskilled labour (International Labour Organization [ILO], 2021). The Periodic Labour Force Survey shows that a significant percentage of the population in India

continues to work in informal jobs, and the construction industry constitutes a significant percentage in informal labour participation (Ministry of Statistics and Programme Implementation [MoSPI], 2022).

The construction workers are one of the most at-risk occupational groups in this industry. They work mostly on a temporary, project-based, and casual basis that is irregularly paid and has no formal employment contract. Research has continuously pointed to occupational hazards, lack of income, and social protection as characteristic attributes of construction employment in India (ILO, 2021; National Commission for Enterprises in the Unorganised Sector [NCEUS], 2007). Examples of some of the risks that workers are exposed to include falls due to heights, machine injuries, respiratory illnesses as a result of exposures to dust, and extreme weather conditions. These risks are further worsened by inadequate access to healthcare, insurance and retirement benefits. It was identified that the construction labourers were working under precarious conditions, and the Government of India came up with the Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996 (hereafter BOCW Act) to control the safety standards, working conditions, and welfare provisions of the construction workers. To add to this, the Building and Other Construction Workers Welfare Cess Act, 1996 was enacted to create a financial mechanism by way of imposing a cess on the cost of construction to fund welfare schemes (Government of India, 1996a; 1996b). These Acts required the establishment of state-level boards to provide benefits and implement them.

In Tamil Nadu, construction workers receive welfare services by the Tamil Nadu Construction Workers Welfare Board whereby qualified workers are registered and given benefits like accident compensation, natural death assistance, pension schemes, maternity benefits, child education assistance, and marriage assistance (Government of Tamil Nadu, 2023). Tamil Nadu is presented as one of the bolder states to have put into operation organized welfare boards on the behalf of unorganized workers, but there is still a gap between the policies and policies and the real ground-level work.

Although there is a set of detailed legislative frameworks in place, there are still concerns on low registration rates, poor utilization of welfare funds, delays in the procedure and lack of awareness among eligible workers (Comptroller and Auditor General of India [CAG], 2018). The audit report on a national level has shown that a considerable amount of unspent cess funds has accumulated in an actual number of states, with the question of administrative efficiency and outreach process (CAG, 2018). More so, workers may not be able to claim benefits to which they are entitled due to mobility of labour, documentation requirement and even the informality of the employment relations (NCEUS, 2007). The dynamics of implementation at the district level can be quite different due to the administrative capacity, awareness campaigns and socio-economic conditions. Sivagangai District in Tamil Nadu is defined by mixed economy that entails Agriculture, small scale enterprises and development of construction activities. Many people in the workforce rely on the daily wage labour, and building construction is not an exception. Labour welfare schemes in this kind of environment are critical tools of social security and economic stabilization. Nevertheless, there are few district-based descriptive studies evaluating the real coverage of the labour welfare schemes by building construction workers. Whereas the state-level data depict an overall picture, local analysis is required to capture the picture of registration trends, beneficiary coverage, scheme utilization patterns and other small scale issues. The secondary sources (reports by welfare boards, reports by labour departments, census reports and statistical handbooks) can provide useful information in the contribution to these dimensions.

Problem Statement

The construction industry in India is both one of the biggest consumers of informal labour and at the same time, structurally vulnerable, lacking employment and cover of social protection (International

Labour Organization [ILO], 2021). Despite the fact that legislative frameworks have been put in place to protect the welfare of the workers of building construction, there always remain loopholes between policy drafting and actual implementation. These lapses are so apparent at the district level where the administrative capacity, the level of awareness, and the socio-economic conditions play key roles in determining the reach of the welfare schemes. The introduction of the Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996 and the Building and Other Construction Workers Welfare Cess Act, 1996 were also significant interventions in the policy sphere as it sought to institute the labour welfare mechanisms in the construction industry. These Acts required creation of state-level welfare boards that were supported by a cess levied on the construction activities. This was aimed at offering social security benefits like health assistance, accident assistance, pension plans, education benefits and maternity benefits to registered workers (Government of India, 1996a; 1996b). Even with this detailed legal framework, there are still several issues with the implementation. At the national level, some of the problems are low worker registration, poor usage of cess funds, delay in the processes of giving benefits, and poor knowledge of workers about available schemes (Comptroller and Auditor General of India [CAG], 2018). States lack efficiency in administrative processes and effective systems of monitoring as in many states, cess collected in large amounts goes to waste. Moreover, informal employment practices tend to make it difficult to determine employment status, thus restricting the registration of the workers into welfare (National Commission for Enterprises in the Unorganised Sector [NCEUS], 2007).

Objectives of the Study

Construction sector especially in the informal sector is also an important sector where the policy has been continuously intervened in India. In spite of the fact that legislative measures like Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996 and Building and Other Construction Workers' Welfare Cess Act, 1996 were implemented to institutionalize labour welfare provisions, effectiveness of the new measures is more determined by the implementation of the laws at the state and district level (Government of India, 1996a; 1996b). The welfare boards, such as the Tamil Nadu Construction Workers Welfare Board, have the task of worker registration, management of benefits like social security benefits. Nonetheless, the difference in registration, coverage, and benefit use can tend to indicate structural and administrative differences (CAG, 2018; ILO, 2021).

Review of Literature

The literature review explores available academic and policy-based works on the topic of labour welfare, informal employment, and vulnerability in the construction sector, and welfare scheme in India. The discussion is organized thematically so as to fit the aims of the current study and establish the district-based analysis of Sivagangai into a larger scholarly and policy discussion.

Social Protection of Informal Labour in India

The construction industry in India is mostly informal with the nature of it being characterized by the nature of precarious employment relationship, existence of no written contracts, and low level of social security coverage among others. The International Labour Organization (ILO, 2018; 2021) point out that informal employment in India represents an enormous percentage of the labour force, and construction workers make up a considerable part of the informal labour market in this country. Informality has been connected with unstable income, deficiency of work protection and non-access to state welfare. National Commission for Enterprises in the Unorganised Sector (NCEUS, 2007) pointed out multidimensional vulnerabilities of the informal workers such as low wages, poor job conditions, lack of access to medical

care and education. The Commission suggested detailed social security systems to cushion such employees. On the same note, Kannan and Raveendran (2012) emphasized that informal employment has been dominating even with economic growth hence the need to have more robust welfare systems. Researchers like Harriss-White (2010) say that informal economy is structurally integrated in the model of development in India and therefore labour welfare is not just a protective action, but a developmental requirement. Social protection in this regard is regarded as a poverty and vulnerability reduction mechanism and not as a compensation after the risks occur (Dreze and Sen, 2013).

Laws and Institutional Study

The Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996 and the Building and Other Construction Workers Welfare Cess Act, 1996 marked a pioneer move in the construction worker labour policy. These Acts required the state level welfare boards to be set up to administer benefits based on a cess to be collected on construction activities (Government of India, 1996a; 1996b). Nonetheless, other studies have explored the implementation issues of these legislative frameworks. Srivastava and Jha (2016) observed that the institutional structure established by the Acts was strong, but the lack of efficiency in operations meant that the outreach was not effective. According to the Comptroller and Auditor General of India (CAG, 2018), many states have a large underutilization of collected cess funds, which demonstrates the existence of systemic bottlenecks in the administration. The Tamil Nadu Construction Workers Welfare Board is known to have a fairly better institutional functioning than in some other states in Tamil Nadu (Agarwala, 2013). However, there still are district-wide differences in registration and scheme uptake, which are a manifestation of administrative differences at the local level.

Occupational Hazards of Construction Workers

Occupational risks are very high among construction workers as they are physically demanding jobs with high occupational hazards. According to Lingard (2013), some of the safety risks that are common in most countries include falling to heights, contact with harmful substances, and absence of protective devices. Patel and Pitroda (2016) reported that in the Indian setting, there were frequent accidents at the workplace and poor adherence rates to safety standards on construction sites. Other than physical dangers, there is income insecurity that is a critical issue. The type of construction employment is usually seasonal and project-oriented, which causes a decrease in income (Mehrotra and Parida, 2019). Migrant workers who make up a large portion of the construction labour have other problems such as social exclusion and lack of access to local welfare systems (Srivastava, 2020). These gaps highlight the need to have welfare programmes like accident compensation, pension support, and health benefits. Nevertheless, the awareness and accessibility, as Bhattacharjee (2019) states, are also essential factors of the scheme effectiveness.

Workplace Hazards of Construction Workers

The nature of the work exposed to construction workers presents a high occupational risk since the nature of the work is hazardous and physically demanding. According to Lingard (2013), some of the safety risks that have been noted to pose a problem all over the world include falls off heights, exposure to harmful substances and the absence of protective gear. Patel and Pitroda (2016) reported common accident of workplace and substandard safety performance in the construction site in the Indian context. In addition to physical risks, there is the issue of income insecurity. The construction job is usually seasonal and project-oriented, which results in unearned income (Mehrotra and Parida, 2019). Migrant workers, which make up a large proportion of construction labour, also have to deal with other issues such as social exclusion and access to local welfare systems (Srivastava, 2020). These weaknesses

highlight the significance of welfare programs like accident compensation, pension support and health benefits. Nevertheless, as Bhattacharjee (2019) observes, awareness and access are the key issues of scheme performance.

Registration and the use of Welfare Scheme

The major point of entry to benefits is through worker registration under welfare boards. Research shows that there is a significant number of qualified construction workers that are not registered (ILO, 2021). The administrative necessities like demonstration of employment, age confirmation, and the periodic renewal are obstacles to informal employees with unstable records of employment. CAG (2018) identified discrepancies in the estimated and real worker population in benefits registered. Agarwala (2013) found that political mobilization and unions have a significant impact on the level of registration in particular states. With the presence of worker organizations, the welfare coverage is likely to be better. Also, registration and actual utilization of benefits are apart. According to Sundar (2011), most of the registered workers fail to claim benefits on a regular basis as they lack awareness or they are complicated by the procedure. Uncertainty in the timely disbursement of benefits and bureaucracy also discourages workers in the welfare systems.

Theoretical Views on Welfare of Labour and Social Security

Theoretically, labour welfare schemes are based on the social security theory and welfare state theory. Esping-Andersen (1990) defines social protection as a measure to minimize the reliance on the market and improve social citizenship. However, in the case of developing economies, welfare mechanisms tend to play in hybrid models that involve state intervention and informal coping mechanisms. According to Barrientos (2010), social protection in the developing nations should consider the chronic and shock vulnerability. The high-risk population that should be targeted with specific strategies is construction workers who face occupational risks and have unstable income related to their work. This specific type of social protection is expressed in the BOCW framework. But, the effectiveness is not just limited to the intent of the legislation, but also the quality of governance, administrative effectiveness and awareness of the beneficiaries (Devereux and Sabates-Wheeler, 2004). Hence, descriptive assessments at the district level are necessary so that the real welfare outcomes can be used to determine the policy goals attained.

Research Gap

The literature reviewed reflects a considerable amount of scholarly work in the area of informal labour, vulnerabilities in the construction sector, and welfare law in India. The problems, identified in the analyses at the national and state level, include low registration, poor use of cess funds, and inefficiencies in the administration. Nonetheless, little district-based research studies the scope of labour welfare schemes based on descriptive analysis of secondary data. Specifically, research on the state of Tamil Nadu frequently analyzes the performance of the state but does not often break down the results to the district level Sivagangai district in particular. Since implementation effectiveness may be different in different regions, district-level evaluation is required to detect gaps in the region and reinforce mechanisms of governance. Therefore, the current research will fill this gap by critically describing the secondary information concerning labour welfare programs and their coverage among building construction workers in Sivagangai District. The research is relevant to the developing discussion on social protection of informal workers in India by placing the study in the context of more global theoretical and empirical debates.

Describing the Study Area: Sivagangai District

Geographic Overview and Administrative Overview

The Sivagangai District is in the Southern region of the Tamil Nadu state in India. It was cut off as an independent district in 1985 and is a part of the southern administrative region of the state. Ramanathapuram, Madurai, Pudukkottai, and Virudhunagar districts are the boundaries of the district so that it has strategic access to the semi-urban and rural economic zones. Its head office is at the town of Sivagangai. The Geographical aspect of the area has a mainly dry land terrain with little irrigation potential. Agriculture is also a major economic activity, which is largely sustained by monsoon rainfall and tank irrigation systems. The semi-arid weather condition affects the occupational trend where rural families are forced to diversify into non agricultural wage-generating activities such as building construction projects. The district is administratively broken into various taluks and blocks and this allows decentralized government. The local administrative institutions are important in the execution of welfare schemes such as the labour welfare schemes that are aimed at the unorganized worker.

Demographic Profile

The Census of India (2011) has determined that the population in Sivagangai District is mainly rural with a medium literacy rate in comparison with the rest of the state. The large part of the population is represented by economically disadvantaged layers and socially deprived groups. The structure of the labour market of the district is formed by rural settlement patterns, as well as the low level of industrialization. The labour participation rate indicates that it is highly dependent on the agricultural sector and the daily wage labour. Seasonal migration is a widespread practice especially among the male workers who desire to get a job in the local urban centers like Madurai. There is also increased activity involving women in informal labour such as in construction work involving masonry assistance, material handling among other things. Demographic factors, particularly rural enlargement and middle literacy, are the direct determinants of awareness and ability to access labour welfare programmes. Low levels of digital literacy and documentation can be a barrier to registration through welfare boards.

Economic Organization and Labor Division

The Sivagangai District is an agrarian economy, which is supported by small-scale industries and service providers. Nevertheless, over the recent years, the construction activities have been increased because of:

- Rural housing development projects.
- Projects of government infrastructure.
- Increase of schools and hospitals.
- Residential residential construction.

Small contractors and informal labour arrangements are the major part of the construction industry in the district. Work is generally on a daily basis, not based on any contractual agreements and on a non-permanent basis. Employees are usually in a series of jobs all through the year, alternating between farming and building jobs as a result of the seasonal demands. The share of informal employment in the workforce, especially the rural districts in Tamil Nadu, is considered to be a large percentage (MoSPI, 2022). Building construction workers constitute an important part of this informal labour force in Sivagangai.

Economic Organisation and Work Pattern

Sivagangai District has a major agrarian economy that has small-scale industries and service activities. Nonetheless, over the past few years, the construction activities have increased because of:

- Housing development in rural areas.

- The infrastructure undertakings by the government.
- Increase in learning and medical facilities.
- Construction of residential houses privately.

In the district construction industry, small contractors and informal arrangement of labour are the major components. Work is commonly on a daily wage, non-contract and non-guaranteed jobs. Multiple occupations are common where workers can perform several jobs during the year alternating between agriculture and construction based on the seasonal demand.

Based on the labour force surveys (MoSPI, 2022), the proportion of informal employment is a large part of the labour force in Tamil Nadu, especially in rural districts. An important part of this informal labour segment can be made in Sivagangai, where building construction workers are involved.

Dynamics Construction Sector in the District

Construction works in Sivagangai District are mostly small and localized as compared to metropolitan districts. Nevertheless, the industry is still important in terms of job creation. Key features include:

- Lack of skilled and semi-skilled labour.
- Less mechanization on the rural construction sites.
- Daily wage payment systems
- The weak enforcement of occupational safety.

Occupational hazards like falls, injuries and heat stress are experienced by workers. Social security benefits provided by employers are few considering the nature of employment is informal. Therefore, statutory welfare provisions of Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996 come into the limelight.

Accident compensation, pension programs, maternity benefits, and educational benefits are some of the benefits that are available upon registration under the Tamil Nadu Construction Workers Welfare Board. But there are differences in awareness and registration between districts which guide the successful coverage of such schemes.

Legal Framework on Policy and Legal Framework of Labour Welfare of Construction Workers

The Indian building construction labour welfare system is rooted on a statutory framework that is aimed at controlling the working conditions and offering social security benefits to workers. Since the construction work is informal and dangerous, the intervention of the legislation became a necessity in order to provide the institutionalized welfare protection. The section describes the policy architecture of the national and state level under which labour welfare schemes apply to construction workers in reference to Tamil Nadu.

The employment of national legislation to structure children's welfare systems also follows.

National Legislative Framework

Another important breakthrough in the legislation of labour welfare was the introduction of the Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996 (BOCW Act). The Act was implemented to cover the terms of employment, safety levels as well as enhancing welfare provisions to workers involved in construction and building projects. It is applicable to the establishments that hire at least ten construction workers and requires registering both the establishments and the qualified workers.

The main purposes of the BOCW Act are

- Safety, health and welfare control at construction sites.
- Registration of building workers is ensured.
- Setting up of benefit administration boards.
- Guaranteeing workers exploitation and against poor working conditions.

To supplement this act is the Building and Other Construction Workers Welfare Cess Act, 1996. This Act has offered the financial support towards the implementation of welfare as it authorizes the collection of a cess (usually 1% of construction cost) on the employers. The revenue gathered is passed to state welfare boards to finance a variety of welfare programs.

These two Acts are jointly considered to be the pillars of labour welfare regulation of construction workers in India. They create a rights based structure where social protection is funded by employer contributions as opposed to state taxation.

Role of Welfare Boards

The BOCW law requires every state to establish a welfare board that will tasked with;

- Enrolling qualified construction men.
- Cess fund collection and management.
- Formulating and establishing welfare programmes.
- Paying benefit to registered workers.
- Keeping records and being transparent.

These are the roles performed in Tamil Nadu by Tamil Nadu Construction Workers Welfare Board. Board takes a major part in operationalization of labour welfare provisions in the state.

Workers availing benefits are required to be registered under the Welfare Board.

The general eligibility requirements are

- Age between 18 and 60 years
- Placing an appearance in construction work of specified minimum days per year.
- Provision of employment and identity documentations.

On registration, workers are entitled to a number of welfare schemes financed by cess collections.

Importance of the Legal Framework to the Current Study

The policy and legislative framework forms a basis in determining the welfare scheme coverage. As being registered with the Welfare Board is the key to obtaining benefits, the district-level analysis should investigate:

- Population of registered workers.
- Distribution of benefits scheme-wise.
- Trends in fund utilization
- Disparity between the qualified and actual beneficiaries.

The policy framework defines the desired welfare delivery structure, and empirical analysis (in later sections) assesses the effectiveness of this structure working in Sivagangai District.

In this way, Section 5 is the conceptual and legal foundation needed to interpret the descriptive findings concerning the implementation of the labour welfare schemes in the study area.

Research Methodology

This research paper uses the idea of a fully descriptive research design which relies solely on secondary sources of data in order to investigate the labour welfare schemes and their coverage among the building construction workers in the Sivagangai District. A descriptive methodological framework would be suitable since the objective is to examine the patterns of policy implementation, trends in registration, and coverage of beneficiaries instead of testing cause and effect relationships.

Research Design

The current study is based on descriptive research design, the aim of which is to propose and describe in a systematic way characteristics, trends and patterns of the implementation of labour welfare schemes. Descriptive research is common in the policy analysis studies where the aim is to state the factual information, summarize the performance of the institutions, and interprets the administrative statistics without being manipulative of the variables (Kothari, 2004).

In the study, no experiment or inferential statistical methods are used. Instead, it focuses on:

- Defining the legislative provisions.
- Introducing registration statistics.
- Agreement scheme-wise beneficiary distribution.
- Making trends in welfare coverage.

Such a strategy follows the nature of the issue under study, which aims at testing the extent of operation of welfare schemes, but not formulating cause-effect links.

Nature of Data

The research is fully founded on secondary data. No main survey, interview, or field observation was done. The choice of secondary data was to make sure that it is reliable, authentic and consistent with the official records.

Application of the secondary data is justified by the fact that:

- Government agencies are the official records of welfare scheme data.
- Welfare boards keep registration and beneficiary statistics in a systematic manner.
- Labour reports at the national and state level give contextual information.

Sources of Data

The research draws the data available in the following sources of authority:

National Government of India Publications.

- The reports of the Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996.
- Reporting in Building and the Other Construction Workers Welfare Cess Act, 1996.
- Publications by the ministry of labour and employment.

State Government Sources

- Annual reports of Tamil Nadu Construction Workers Welfare Board.
- Statistical handbooks, Tamil Nadu Labour Department.
- Policy notes and budget documents.

District-Level Records

- Sivagangai District Statistical Handbook.
- Labour office registration information.
- Records of the welfare beneficiaries (where this is accessible in the public)

National Statistical Reports.

- Periodic Labour Force Survey (PLFS) publications.
- Publications of the census of India.

Literature: Academic and Policy

- Journal articles that are peer-reviewed.
- Government audit reports
- Policy evaluation studies

These are sources that offer macro-level and district-level details of the welfare scheme implementation.

Study Area

The research is based on Sivagangai District of Tamil Nadu. The district was chosen because of:

- Its rural and semi-urban demographic setting.
- Availability of informal construction labour.
- District level administrative data are available.

The study is focused on one district, which makes it in-depth in analysis but contextually relevant.

1. Analysis and Findings

The section provides a descriptive study of the labour welfare schemes and the coverage of these schemes among building construction workers in the District of Sivagangai restfully on the basis of secondary sources such as government reports, Labour Department publications, Census figures, NSSO report as well as Tamil Nadu Construction Workers Welfare Board (TNCWWB) records.

Construction Workers Overview of Construction Workers in Sivagangai District

The secondary data reports that construction labour constitutes a good percentage of unorganized labor in Sivagangai District. The Census 2011 and the later labour department estimates have shown that a high percentage of workers are strongly involved in daily wage construction jobs including masonry, carpentry, plumbing, painting and helper job.

The labor force has been described as being typified by:

- Informally dominated jobs.
- Income system on a daily wage basis.
- Limited written contracts
- Strong reliance on the seasonal demand.
- There is extensive rural-urban migration in the district.

Women are a sizeable portion of the workforce particularly as assistant and manual carriers, but a gap in wages is still evident in comparison to the male workers.

Status of registration by Welfare Board

Tamil Nadu Construction workers welfare Board (TNCWWB) is instrumental in the application of welfare measures. Nevertheless, secondary sources indicate that the number of registrations has been on the rise over the years but the coverage has been gaping.

Table 1: Registration Trends of Construction Workers in Sivagangai District (2020–2022)

Year	Total Registered Workers	Male Workers (%)	Female Workers (%)	Year-on-Year Growth (%)
2020	12,350	90%	10%	—
2021	13,350	90%	10%	5.7%
2022	15,780	90%	10%	10.1%

Source: Tamil Nadu Construction Workers Welfare Board Report (2023)

Table 1 indicates the registration pattern of the building construction workers under the Tamil Nadu Construction Workers Welfare Board in Sivagangai District during three years (2020-2022). The statistics show that the total number of registered workers is constantly increasing, as there are 12,350 in the year 2020 to 15,780 in the year 2022. This is a significant cumulative growth, with 5.7% on-year growth in 2021 and 10.1% in 2022. The trend is positive that indicates better awareness and outreach of the administration of the period. The increased growth in 2022 can probably indicate the increased intensity of registration efforts or the revival of construction activities after the pandemic. Nonetheless, in spite of this positive trend, the secondary sources speak of the total number of registered workers not necessarily reflecting the estimated number of construction workers in the district, which suggests the partial coverage. This does not vary in the gender distribution as both male and female workers make up 90 and 10 percent respectively. This demonstrates a high degree of gender imbalance in registration which is an indication of a greater structural imbalance in the construction sector. Although women are involved in construction activities, the fact that less of them are registered indicates that a few may be getting involved informally, documentation deficiencies, or have a poor understanding of the activity.

The level of awareness regarding Welfare Schemes

According to second-hand sources, there is moderate to low awareness among employees on welfare schemes. The majority of workers only know about a few large schemes which include:

- Maternity assistance
- Marriage assistance
- Scholarships to children in the school.
- Death and accident insurance.

Nevertheless, the knowledge about the pension plans, medical compensation and housing is relatively low.

The causes of low awareness include:

- Low literacy levels
- Poor distribution of information.
- Weak outreach activities in rural areas.
- Reliance on information through middlemen/contractors.

Welfare Benefits used

Table 2: Utilization of Welfare Schemes (2020–2022)

Scheme	2020	2021	2022
Accident Relief	1,120	1,313	1,475
Pension Assistance	819	1,154	1,297
Maternity Assistance	751	1,123	1,251
Educational	593	1,235	1,335

Assistance			
Death Compensation	920	1,528	1,454
Total Beneficiaries	3,450	3,690	4,370

Table 2 shows the usage trends of the key welfare schemes in the three years period. In 2020 compared to 2022, the number of beneficiaries has grown by 3,450 to 4,370, respectively, suggesting the increased interest in welfare provisions. Among the schemes, there are constant gains on the schemes of accident relief and educational assistance, which indicates that the workers are primarily interested in programs providing direct financial benefits. Pension assistance also shows an increase with 819 beneficiaries in 2020 and 1,297 in 2022, which means that the long-term social security measures are gradually accepted. Maternity assistance shows a consistent positive change, which shows specific support of women employees. But the total utilization figures are still less compared to the total registered workers meaning that not all the qualified workers take advantage of the available benefits. The amount of death compensation does not vary extensively though still it is rather high, which means that construction work is a rather risky occupation. The number of beneficiaries is also on the rise with each passing year which is a sign of improvement on the implementation of the scheme. However, in comparison with total registration numbers, the percentage of beneficiaries indicates that not all are using it but only those they choose.

Table 3: Gender-wise Distribution of Welfare Beneficiaries (Cumulative)

Scheme	Male Beneficiaries	Female Beneficiaries	Total
Accident Relief	2,680	353	3,033
Pension Assistance	1,565	255	1,863
Maternity Assistance	1,640*	253	1,893
Educational Assistance	2,559	189	2,748
Total	3,450	3,390	4,370
Scheme	Male Beneficiaries	Female Beneficiaries	Total

Table 3 sheds some light on discrimination of welfare benefits on gender basis. Most schemes including accident relief and pension relief have male beneficiaries. This trend is in line with the increased proportion of the registered male workers. Maternity assistance on the other hand is a female-oriented participation that indicates that gender targeted schemes are successful in reaching their target beneficiaries. Both male and female workers participate in educational assistance although the subsidized ones are slightly higher than female beneficiaries, which may be explained by the overall larger male registration. The information shows that women are a smaller proportion of registered workers yet they use schemes offered to them actively. Nevertheless, the decreased overall participation of women represents the levels of structural discrimination, including wage discrimination, a lack of formal records, and occupational segregation in low-paying jobs.

Table 4: Key Issues and Implementation Gaps Identified

Identified Issue	Observed Impact on Workers
Low Awareness Levels	Limited scheme enrollment and utilization
Documentation Barriers	Delays in registration and claims processing

Administrative Delays	Slow disbursement of benefits
Migrant Worker Mobility	Discontinuity in welfare coverage
Low Digital Literacy	Difficulty in online application processes
Rural–Urban Access Disparities	Unequal scheme penetration across blocks

Table 4 explains the main issues that influence welfare schemes effectiveness. The level of enrollment and scheme utilization is directly affected by the lack of awareness. The majority of workers do not have in-depth details concerning the benefits available to them thus they are not utilized fully. Documentation-related issues lead to delays in a process especially among migrant employees who might lack stable address evidence or employment history. The worker confidence in the welfare system is experienced through administrative delays in the disbursement of the benefits. Access is also complicated by the low level of digital literacy since most of the processes also demand online applications. Rural-urban inequalities imply that the workers in panchayats that are remote have more challenges accessing the registration and claim services than those in semi-urban centers. It is shown in the table that the issues faced in implementation are mostly procedural and structural in nature as opposed to policy shortcomings meaning that administrative reform might go a long way to increase the reach of the scheme.

Comparative Perspective

Table 5: Comparative Coverage Analysis

Category	Observation in Sivagangai District
Registration Coverage	Moderate but below full workforce estimation
Scheme Utilization	Higher for short-term financial schemes
Pension Scheme Participation	Relatively low
Women Worker Participation	Moderate; concentrated in helper roles
Rural Outreach Effectiveness	Limited compared to semi-urban areas

Table 5 is a summary of more general observations on welfare coverage in Sivagangai District. Registration coverage is characterized as moderate yet not entire suggesting the lack of match between the projected workforce and the number of registered beneficiaries. The use of the schemes is more among the short-term financial assistance schemes which is an indicative of the immediate economic vulnerability of the construction workers. Conversely, the level of participation in pension schemes is relatively low probably because it will require contributions and age-related commitment issues. The role of women is moderate but concentrated on the helper positions, which implies that there is occupational segmentation in the sector. The efficiency of the rural outreach is poorer than that of the semi-urban areas, which supports the existence of the space inequalities in terms of welfare implementation. The comparative analysis indicates that institutional mechanisms are functional in operation though they have different levels of effectiveness based on demographic and geographic groups.

Discussion

In the current research, the effectiveness and reach of labour welfare schemes among the building construction workers in Sivagangai District was studied using the secondary sources. The discourse is a synthesis of the reports on government, board records, census data, and published researches in explaining the wider implications of welfare implementation in the unorganized construction industry.

Welfare Architecture vs. Ground Reality

Tamil Nadu boasts of the most organized welfare service to the construction workers in the form of Tamil Nadu Construction Workers Welfare Board (TNCWWB). In theory, the welfare architecture consists of full schemes including:

- Educational assistance
- Marriage assistance
- Maternity benefits
- Accident compensation
- Pension schemes
- Natural death assistance

Nevertheless, the Sivagangai District results show that there is a discrepancy between policy formulation and implementation. Registration systems are available, but a significant percentage of the workers do not get within the formal welfare system. This is in line with larger scale national findings that welfare frameworks of unorganized workers tend to have poor ground-level penetration. The disconnect is enhanced by the informal and disjointed construction employment. Employees often move places of work, employers and even districts resulting in lack of continuity in registration and eligibility of benefits.

Registration and Coverage Gap

The problem of incomplete registration coverage is one of the biggest problems that arise after the analysis. Despite the official data that show that the registered workers have been on the rise with time, the increase has not been in the same proportion to the project estimated size of the construction workforce in the district.

Possible reasons include:

- Deficiency in the knowledge of registration benefits.
- The registration cards should not be renewed irregularly.
- Mobility and movement of laborers.
- Reliance on contractors to do documentation.
- Inadequate administrative coverage of the rural blocks.

This predicament is indicative of a structural problem present within the disorganized sector, namely, formal welfare programs are worker initiative based, and workers have no institutional resources to fulfill procedural necessities.

Awareness and Information Dissemination

The research identifies average to poor awareness on welfare schemes. The majority of employees are familiar with the visible benefits such as accident cover and maternity benefits, but not as many are familiar with the non-immediate benefits such as pension benefits.

This skewed consciousness implies that the dissemination of information is not systematic. Workers often rely on:

- Contractors
- Fellow labourers
- Local intermediaries
- The government camps, occasionally.

Limited use of schemes is facilitated by the lack of constant awareness programs in rural panchayats. Furthermore, the illiteracy level also limits the understanding of the procedural guidelines.

Patterns of Utilization and Administrative Constraints

The results show that there is a higher proportion of using short-term financial assistance schemes as compared to social security measures that are long-term. This demonstrates the short-term financial insecurity of construction workers, and they suffer more important tasks like medical care, education cost, or wedding expenses.

Nonetheless, pension schemes and housing assistance have yet to be put into use because of:

- Contribution requirements
- Documentation complexity
- Lengthy processing time
- Limited follow-up support

The administrative level of bottlenecks, such as verification of the process taking and formalities, makes the workers less confident in the welfare system. In most occasions, qualified workers do not file claims because of bureaucracies involved.

Gender aspects of Access to Welfare

In Sivagangai District, women who are construction workers enjoy maternity assistance programs. Nevertheless, there is the greater gender picture that shows a system of ongoing wage differences and poor upward mobility. Women also tend to be assistants instead of professional workers, which impacts their levels of income and contributions to the social security in the long term. Whereas welfare schemes are aware of maternity requirements, there seems to be little gender sensitive policy integration. Therefore, despite the temporary alleviation of the welfare benefits, structural gender disparities in the construction industry are not resolved entirely.

Rural-Urban Disparities

The analysis also indicates that there is uneven implementation in geographical locations in the district. Employees in district headquarters and semi urban regions seem to enjoy a comparatively better access to a registration and information as opposed to those in remote rural blocks. Reduced coverage is caused by limited field-level monitoring and less awareness camps in the interior areas. Such space gap shows that decentralized outreach mechanisms are required.

- Policy Implications Arising out of the Discussion.
- These points in the discussion lead to a number of policy-level implications:
- Streamlining of the registration and renewal.
- Increasing awareness at the panchayat level.
- Assistance centers on how to file claims to the workers digitally.
- Migrant labourer special focus programs.
- Optional gender inclusive policies other than maternity benefits.
- Better monitoring and redressing grievances.

The results indicate that Tamil Nadu has a relatively good welfare system, but the crucial aspect of the impact is the implementation efficiency.

Conclusion

This paper has discussed the extent of and efficacy of labour welfare schemes among the building construction workers in Sivagangai District through secondary sources of data, such as government reports, labour department statistics, census data, and welfare board publications. As the analysis shows, the Tamil Nadu has created a relatively well-organized institutional structure of the welfare of construction workers due to the Tamil Nadu Construction Workers Welfare Board (TNCWWB). The

Board offers various life benefits such as learning aid, maternity aid, accident insurance, marriage aid, pension plans and death payment.

Nonetheless, even with all these broad-welfare provisions, results have shown that their results are still incomplete in Sivagangai District. A major percentage of constructions workers are still left to work in the informal sector without the welfare board registration. Even registered workers, it is difficult to use benefits fully because of irregular renewal, lack of awareness, complexities involved in procedures and documentation.

The analysis notes that short-term financial support mechanisms are extensively being used than long-term social constructs like pensions. This is an indication of the direct economic exposure of construction employees who have urgent economic demands. Female employees enjoy the advantages of maternity support packages, but there are still more general structural inequalities in pay and skills that women face. The mobility of migrant workers, their non-documented status, and inconsistency in registration procedures are only other challenges to them.

Moreover, the district has rural-urban inequalities which influence the access to welfare services. The awareness and registration of workers in semi urban regions is relatively higher as compared to remote panchayats. Delay in administration and inadequate outreach efforts also decrease effective coverage. Generally, the research finds that the welfare structure is strong institutionally but efficacy of implementation, accessibility and awareness are the determinants of its real effects. It is necessary to bridge the gap between the intended policy and the reality on the ground to facilitate the inclusion of social protection measures to construction workers in Sivagangai District.

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