



**INDUS
ACTION**
Enabling Social Protection



Whitepaper on Utilisation of Cess under the Building and Other Construction Workers (BOCW) Act, 1996

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Preface

On behalf of the V.V. Giri National Labour Institute (VVG NLI) and Indus Action, this document presents a set of policy recommendations emerging from a high-level Brainstorming Workshop on the Utilisation of Cess under the Building and Other Construction Workers (BOCW) Act, 1996 on 25th June 2025. The workshop convened over 50 key stakeholders—including policymakers, senior government officials, union leaders, civil society representatives, and domain experts—to deliberate on one of the most pressing challenges in India's labour welfare ecosystem: the persistent underutilisation of the BOCW welfare fund. The list of attendees is attached in Annexure 1.

Despite over ₹1.13 lakh crore accumulation through the BOCW Cess, nearly ₹63,000 crore remains unutilised across states and union territories. This unspent corpus represents not just a fiscal gap but a missed opportunity to transform the lives of 5.7 crore registered construction workers, many of whom continue to face precarity, exclusion, and limited access to entitlements. As India aims to become a developed nation by 2047, and with the construction workforce projected to rise to 10 crore by 2030, it is imperative to unlock the full potential of this framework through systemic, scalable, and worker-centric interventions.

The policy insights presented in the following sections are grounded in the collective wisdom of workshop participants, informed by diverse lived experiences, implementation realities, and expert analysis. This document also integrates written feedback received post-workshop and is intended to support the Ministry of Labour and Employment in driving forward bold, actionable reforms to strengthen social protection and improve the welfare delivery architecture for India's construction workforce. The recommendations herein are focused on strengthening the delivery of welfare schemes to construction workers while ensuring optimal utilisation of cess amounts for their intended purpose.

Acknowledgment

This paper and the successful conduct of the workshop on “Utilisation of Cess under the Building and Other Construction Workers (BOCW) Act, 1996” would not have been possible without the guidance and support of the Shri Mansukh Mandaviya ji , Honourable Minister of Labour and Employment,GOI under whose aegis this national consultation was envisioned and executed.

We express our sincere gratitude to Shri Ashutosh A.T. Pednekar, Joint Secretary, Ministry of Labour and Employment, for not only attending the workshop but also sharing his valuable insights and reaffirming the Ministry’s commitment to improving welfare delivery for construction workers.

We are especially thankful to the V.V. Giri National Labour Institute (VVGnLI), and in particular to Dr. Arvind, Director General, for his leadership and institutional support. We also deeply appreciate the unwavering cooperation of Dr. Ruma Ghosh, Fellow, VVGnLI, whose thoughtful guidance and collaboration were integral to the planning and facilitation of the workshop.

We extend our heartfelt thanks to the Indus Action team, whose meticulous curation and on-ground coordination ensured seamless participation and engagement of stakeholders throughout the process.

Finally, we are indebted to all the government officials, trade union leaders, civil society representatives, and academicians who participated in the workshop. Their diverse perspectives, lived experiences, and contributions were central to shaping the recommendations outlined in this paper.

1. Background and Guiding Principles

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 enacted to safeguard construction workers' rights and welfare and prevent their exploitation. These laws mandate the formation of Building and Other Construction Workers Welfare Boards (BOCWs) in every state and union territory, responsible for registering workers and administering welfare schemes (Ministry of Law & Justice, 1996). To fund these welfare initiatives, a cess of 1–2% is levied on the cost of construction projects, as specified by the Central Government under Section 3 of the Cess Act. Key statistics on BOCW implementation include:

- 35 BOCWWBs are operational across states and union territories
- Approximately 5.73 crore construction workers registered
- Around ₹1.13 lakh crore collected as cess nationwide
- About ₹68,000 crore disbursed for worker welfare
- Nearly ₹63,000 crore in cess funds remain unutilised

Table 1: Welfare thematic areas and legal framework for BoCW

Welfare Areas	BOCW Act, 1996 (Sec 22)	SS Code, 2020 (Sec 109)	Model Welfare Scheme, 2019	Additional State-Level Schemes
Life & Disability Cover	✓	✓ (Central)	✓	Marriage assistance- Delhi, Uttar Pradesh, Tamil Nadu, etc.
Health & Maternity	✓	✓ (Central)	✓	Mobile toilets
Old Age Protection / Pension	✓	✓ (Both)	✓	Labour Chowk Shelters and night shelters- Odisha, Madhya Pradesh
Education	✓	✓ (State)	✓	Creches & child care- Maharashtra
Skill Development	—	✓ (State)	✓	Festival/seasonal relief- West Bengal
Employment Injury	✓ (Accident Assistance)	✓ (State)	—	Canteens- Chhattishgarh
Provident Fund	—	✓ (State)	—	Toolkits- Kerala, Tamil Nadu, Gujarat, etc.
Housing	✓	✓ (State)	✓	

Funeral Assistance	—	✓ (State)	—	
Other Welfare Measures	✓	✓ (Both)	—	

Source: Various Central and State Government Documents

Table 2: Guiding Principles for BOCW Implementation

<h1 style="text-align: center;">Guiding Principles for BOCW Implementation</h1>				
<p>Streamlining validation processes</p> <p>Workers verified once during registration or claims processes should not be subjected to repeated verification for accessing different schemes under the same welfare board, reducing bureaucratic barriers and enhancing accessibility.</p>	<p>Legal Alignment with BOCW Act and Social Security Code</p> <p>All recommendations contained in this document are primarily aligned with the provisions of the Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996 and the Social Security Code, 2020.</p>	<p>Focus on Effective Delivery</p> <p>State welfare boards should focus on establishing efficient delivery, monitoring, and grievance redressal systems to guarantee the timely and purposeful use of cess funds for construction workers.</p>	<p>Migrant construction worker inclusion</p> <p>Migrant construction workers should be able to register and access welfare schemes in their current state of residence without onerous address proof requirements, supporting benefit portability.</p>	<p>Focus on Effective Delivery</p> <p>State welfare boards should focus on establishing efficient delivery, monitoring, and grievance redressal systems to guarantee the timely and purposeful use of cess funds for construction workers.</p>

The welfare architecture for construction workers in India spans multiple frameworks, each addressing workers' vulnerabilities throughout their lifecycles. The BOCW Act, 1996 (Section 22) recognises critical junctures by providing foundational welfare measures including life and disability cover during health shocks, maternity benefits during childbirth, housing support during residential transitions, education assistance for children's schooling, pension for ageing, and accident assistance during workplace emergencies.

The Social Security Code, 2020 (Section 109) expands this understanding of vulnerable moments by mandating that the Central and State Governments design schemes across similar domains, adding provident funds for financial security, funeral assistance during family bereavement, and old age homes for elderly transitions.

The Model Welfare Scheme (2019) streamlines focus around six core Moments that Matter: life-threatening events requiring insurance cover, health crises and childbirth, children's educational transitions, housing instability, skill development needs during career shifts, and retirement transitions requiring pension support.

Complementing these frameworks, many state-level Boards have introduced additional interventions targeting specific vulnerable moments such as marriage ceremonies, childcare needs through creches, sanitation emergencies via mobile toilets, seasonal income fluctuations requiring relief, and nutritional support through canteens—demonstrating localised recognition of community-specific vulnerable junctures. While these overlapping layers create a broad ecosystem addressing various Moments that matter, they also present a compelling case for convergence around the most critical lifecycle vulnerabilities, evidence-based prioritisation of interventions with transformative potential, and strategic scale-up of programs that can effectively build resilience during these pivotal moments in construction workers' lives.

2. Effective Cess collection strategy: ‘Less than 1/3rd of cess owed gets accounted’

The Building and Other Construction Workers’ Welfare Cess (BOCW Cess) is levied under the BOCW Cess Act, 1996, at a rate between 1% and 2% of the construction cost (excluding land and certain compensations). The cess is intended to fund welfare measures for construction workers. However, less than one-third of the cess owed is actually accounted for, with significant gaps due to non-reporting, underreporting, and weak enforcement across states. Audit findings, such as in Tamil Nadu and Punjab, highlight issues of local bodies retaining funds and applying incorrect rates, as well as fragmented oversight and a lack of systematic reconciliation.

Methodology

- **Data Sources:** The estimation uses the National Accounts Statistics (NAS) compiled by the National Statistical Office (NSO), Ministry of Statistics and Programme Implementation (MoSPI). Key data points include the total value of goods and services used in construction (inputs) and employee compensation (labour costs). Both are drawn from NAS Statements 8.8 and 7.1, respectively (NAS, 2024).
- **Calculation:** The BOCW Cess is calculated as 1% of the sum of total construction inputs and labour costs for a given financial year. For FY 2022-23:
 - Inputs: Rs. 38,29,883.39 crore
 - Labour: Rs. 14,79,803.66 crore
 - Estimated cess due: Rs. 53,096.87 crore (1% of Rs. 53,09,687.05 crore) (NAS,2024)
- **Comparison with Actual Collection:** Actual cess collected in 2022-23 was Rs. 15,354.86 crore, indicating a collection gap of nearly 3.5 times compared to the estimated amount (Rajya Sabha questions, 2023).

Phased Plan for Implementation

Timeframe	What is to be achieved	Steps for Practical Implementation	Action plan
Short Term (Within 30 Days)	<ul style="list-style-type: none"> Standardise building cost assessment methodology using CPWD or state-notified PWD rates across all states. Mandate the use of Form III/IV for consistent reporting and reconciliation. Issue instructions to ensure prompt and correct remittance of cess from collecting bodies to the BoCW board accounts. BoCW to keep a maximum of 2 accounts at the state level for cess remittance and deposits. 	<ul style="list-style-type: none"> The centre will issue a circular mandating CPWD rates as the baseline for establishment cost assessment and cess estimation. Ensure all states and their establishment approving bodies adopt a uniform method for calculating the cess on construction costs (excluding land). Labour Boards must enforce cess reporting through standard forms from all cess collecting authorities, especially for individual cess payers' data. 	<ul style="list-style-type: none"> Organise a national-level conference with the Labour Dept, State building approval bodies, Urban local bodies, and Finance officials to build alignment Issue model notification templates for adoption by states Conduct orientation sessions for key state-level officers (jointly by the Centre and the NIC) Identify and map states with offline vs. online cess processes to tailor handholding support
Medium Term (30–90 Days)	<ul style="list-style-type: none"> Integrate state BoCW cess portals with state online building approval systems. Use GIS mapping and digital project tracking to improve visibility of liable construction activities. Create centralised, digital reconciliation platforms at the state and national levels. 	<ul style="list-style-type: none"> MoLE will coordinate system integration with MoHUA, Smart Cities Mission, and state UD departments. GIS-based dashboards to auto-flag ongoing construction for cess estimation. Boards and ULBs to reconcile collections digitally every quarter through API integration of databases. 	<ul style="list-style-type: none"> Develop a standard API architecture and integration toolkit (Centre + NIC) Create incentive grants or a ranking index for early adopter states Set up regional workshops to build GIS capacity in Welfare Boards Launch awareness campaigns for builders and contractors to encourage compliance and digital filing

<p>Long Term (90+ Days)</p>	<ul style="list-style-type: none"> ● Develop a unified national database for all construction activities, cess liabilities, and remittances. ● Strengthen enforcement: regular audits, penalties for under-reporting, non-reporting, and delayed remittance. ● Periodically revise the cess methodology based on sector trends and NAS data. ● Build a cess inflow monitoring system enabling traceability of the Individual establishment owner, cess paid to the local body, and cess remitted to the BoCW boards 	<ul style="list-style-type: none"> ● A national portal under MoLE will host project-wise cess data that is accessible to labour boards, ULBs, and enforcement agencies. ● States are to conduct annual third-party audits of cess flows. ● Review cess rules every 3 years using NAS & CPWD data to reflect sectoral cost structures. ● Issue Cess portal key features, guidelines and templates, and Data interoperability protocols for cess data for all BoCW boards. ● Data sharing of individual establishments by remitting bodies based on the UP data sharing attributes document could be a template for data sharing among departments for all states. 	<ul style="list-style-type: none"> ● Establish a technical working group with MoLE, NIC, state IT cells, and enforcement officials. ● Develop and publish standardised protocols for data interoperability and audit checklists. ● Conduct interstate peer learning forums for cess enforcement and tracking innovations. ● Launch a public dashboard or report cards to promote transparency and benchmarking.
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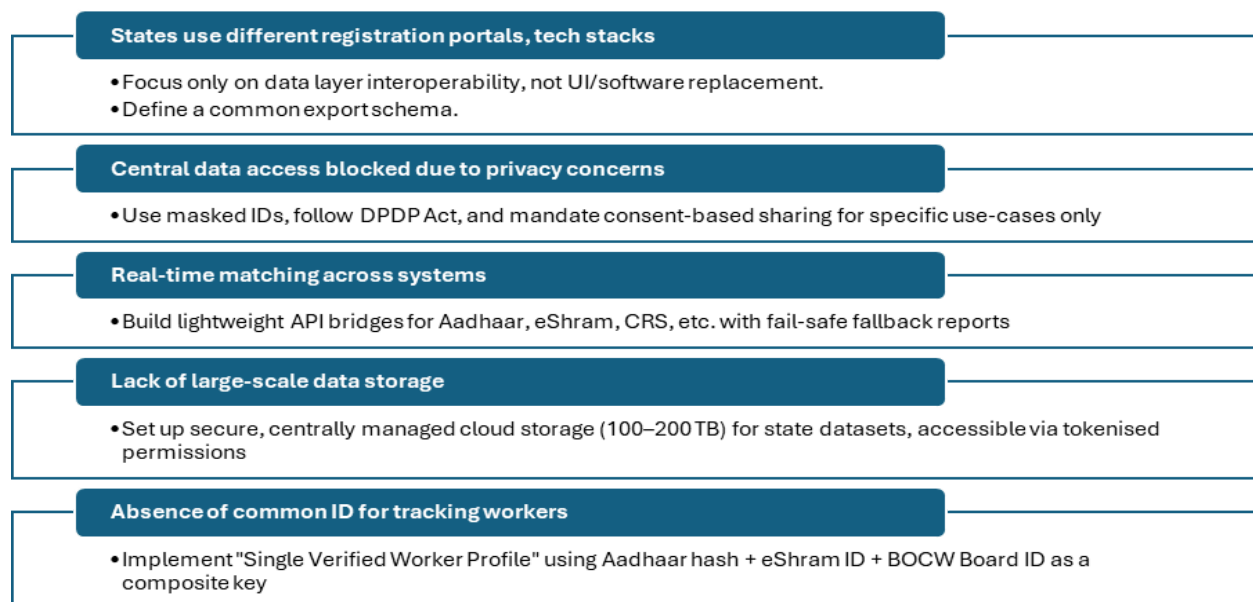
3. Moving towards a Unified data hub for BOCW

One of the major barriers to efficient and inclusive welfare delivery under the BOCW framework is the fragmented nature of worker data, which is spread across the state department databases and the central-level databases. These databases are mainly siloed, lack interoperability across states and ministries, and often require workers to repeatedly submit the same personal and family information to access different schemes.

To address these challenges, a secure, consent-based data exchange framework between state BOCW systems and central government registries is urgently required. This integration would enable real-time Aadhaar authentication, eShram validation, and other demographic and worker-specific data tied to major life events for which they have entitlement. To operationalise this vision, we propose three core actions.

1. Creation of a centralised masked identity system, such as a hashed Aadhaar ID or pseudonymised identifier, would allow deduplicated analytics without exposing personally identifiable information (PII). This would enable secure analytics and record-matching across platforms without violating worker privacy.
2. Transition to a cloud storage model: States shall transition to cloud storage with an estimated 100–200 TB of secure cloud infrastructure maintained under government-approved cloud environments. This would help in hosting large worker datasets, enabling periodic syncing, and real-time reporting across departments.
3. Standardised data schema: This schema can be used so that all state systems—regardless of their software—can export their worker data into a common, structured format. This would separate user interface or software concerns from the core task of data exchange and analytics.

Technical Challenges and Solutions



Phased Plan for Implementation

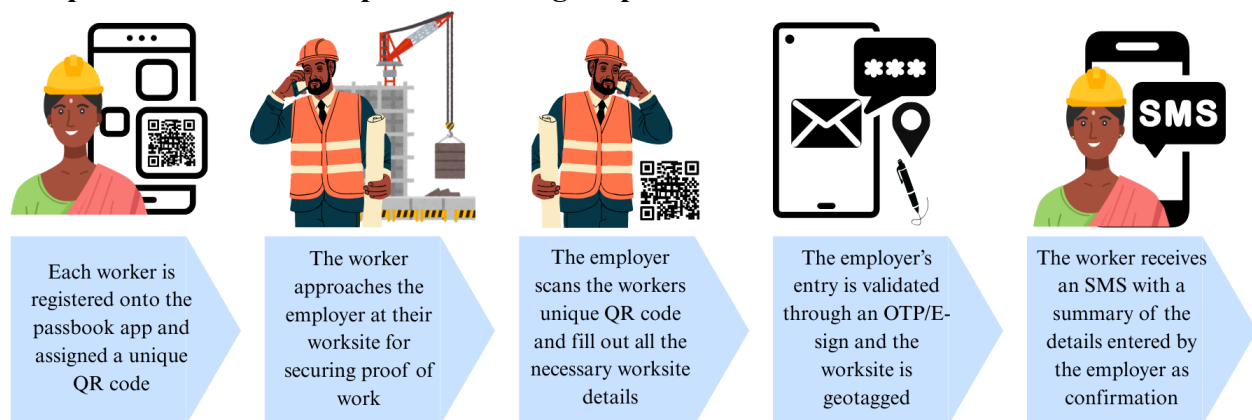
Timeframe	What is to be achieved	Steps for Practical Implementation	Action Plan
Short Term (Within 30 Days)	Assess data readiness and establish privacy protocols	<ul style="list-style-type: none"> • Audit state-level data schemas • Engage UIDAI, MoLE, and MoE for integration protocols • Draft and approve a Data Exchange Framework with clearly defined privacy, masking, consent, and access roles. • Draft system requirements, like this Product Requirement Document are specific to data sharing. 	<ul style="list-style-type: none"> - Constitute a National Taskforce on Data Interoperability comprising MoLE, UIDAI, NIC, and select states - Design and publish a template for the Data Exchange Framework (incl. pseudonymisation and consent architecture) - Initiate pilot discussions with 2–3 willing states for early implementation - Assess whether NIC or external technology partners will lead API/gateway development and provide sandbox access.
Medium Term (30–90 Days)	Establish working API connections and test integration	<ul style="list-style-type: none"> • Build and test API endpoints for Aadhaar and eShram matching • Pilot deduplication and real-time KYC verification in 1–2 states • Begin cloud storage migration of state records using tokenised access 	<ul style="list-style-type: none"> - Finalise pilot state(s) and conduct on-ground UAT (User Acceptance Testing) cycles - Organise technical workshops with NIC or designated vendor(s) to guide integration - Draft a MoU or data-sharing agreement template between MoLE and the states - Explore cloud partnerships under MeitY-approved infrastructure or GovCloud environment
Long Term (90+ Days)	Full-scale integration and analytics	<ul style="list-style-type: none"> • Roll out integration in all states • Enable Single Verified Worker Profiles for portability • Add real-time dashboards to track data quality, stale records, and scheme uptake across regions 	<ul style="list-style-type: none"> - Establish a continuous improvement loop to update the schema and consent workflows based on field feedback - Partner with academic/CSO entities to evaluate system usage, errors, and inclusion metrics - Launch a public-facing monitoring dashboard showing worker coverage, active vs. inactive records, and cross-state portability rates

4. Validation process for verifying the genuineness of construction workers

The challenge of validation for the genuineness of construction workers

- Section 12(1) of the Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996 states that construction workers aged 18 to 60 who have worked at least 90 days in the past year are eligible for beneficiary registration under the Act.
- While Section 12(1) provides eligibility for BOCW registration, there is no commonly accepted framework for validating a construction worker's work history, and varying practices are followed across states.
- The lack of a commonly accepted framework for construction worker validation has raised concerns about the validity of workers registered under the BOCW Act, impeding efficient claims delivery to construction workers.
- Existing validation processes are either insufficient, causing inclusion errors, or too stringent, leading to exclusion errors by sidelining vulnerable categories such as labour chowk workers and migrant workers.
- Thus, a common framework for construction worker validation that is administratively feasible and accessible to all construction workers is needed.

Prospective Solution: Adoption of the digital passbook model



- The recommended solution, a digital passbook, was reached through a multi-state research project conducted by Indus Action, published as a policy brief titled “Innovations for Construction Worker Validation Protocols.” The solution was also reached through stakeholder consultations with government officials, union leaders, lawyers, and CSOs.
- Building on provisions in Section 13 of the BOCW Act and the Model Welfare Schemes, 2018, BOCW boards shall introduce a digital construction worker passbook to enable accurate work history records to be maintained by construction workers. The workers shall be directed to meticulously record their work history in their passbooks.
- The digital passbook will be a mobile application, and a unique QR code will be issued to construction workers. Through the digital passbook, construction workers shall ask their employers to scan the QR code and provide the employer's and the construction site's details as

in the physical passbook, along with the employer’s OTP or e-signature and geotagging of the work location. Once the employer updates this information, a text message summary should be sent to the construction workers as confirmation. The construction worker shall be able to check the work history record uploaded by employers on the digital passbook application.

- The digital passbook shall be API linked to the state and central BOCW portal and the e-shram portal so unregistered workers can seamlessly upload their work history to a registration application when applying. In the case of registered workers, their work history shall regularly sync with the BOCW portal. Upon completing 90 days of employment in a year, their registration shall be auto-renewed.
- Completed work records through digital passbooks shall be the sole documentation proof required for validating 90 days of work, and officials shall not perform any other telephonic or physical checks.

Implementation of the digital passbook model

Timeframe	What is to be achieved	Steps for Practical Implementation	Action Plan
Short Term (Within 30 Days)	<ol style="list-style-type: none"> 1. District & state selection 2. Digital passbook application & QR prototype development 	<ul style="list-style-type: none"> • MoLE to select states for the digital passbook pilot and contact the respective BOCW welfare boards. • A national-level seminar will be conducted for state boards to develop SOPs. • Pre-selected technology partners will develop the digital passbook application and QR code prototype for a limited-scale pilot. • Pilot state BOCW welfare boards to update field-level SOPs to treat filled passbooks (with employer signatures or self-certification) as valid proof of 90 days’ work. 	<ul style="list-style-type: none"> • Host national conference with MoLE, NIC, selected state boards, and tech vendors. • Form a central task force with MoLE, pilot states, and the NIC/tech partner for guidance. • Create pilot selection protocols (criteria: digital readiness, urban-labour density) • Develop standard field-level SOP templates for pilot states.
Medium Term (30–90 Days)	<ol style="list-style-type: none"> 1. Phased pilot across 3-4 districts 2. Fast tracked development of the digital passbook app and QR system 3. Set up the architecture for interoperability 	<ul style="list-style-type: none"> • Roll out pilot in selected districts, training field staff to undertake campaigns with workers on digital passbook use. • Undertake User Acceptance Testing (UAT) cycle on ground and accelerate app and QR system development for future statewide implementation. • Utilise learnings from the UAT cycles to improve the application and system design. 	<ul style="list-style-type: none"> • Organise state-level training-of-trainers workshops for implementation partners and welfare officers • Engage external evaluators or CSOs to document UAT outcomes • Create interoperability protocol guides for NIC/state IT cells

	with the state BOCW and e-Shram portal	<ul style="list-style-type: none"> • Develop the application’s data architecture to be interoperable with the state BOCW and e-Shram portals. 	<ul style="list-style-type: none"> • Start weekly task force reviews to assess issues, rollout speed, and user feedback
Long Term (90+ Days)	<ol style="list-style-type: none"> 1. Scale the digital passbook model statewide. 2. Enable API connection with the state BOCW portal for auto-renewal of BOCW registration after 90 days of work completion. 	<ul style="list-style-type: none"> • Expand the digital passbook to all districts in the pilot state(s) and carry out state-wide awareness and training campaigns. • Connect the passbook with the state BOCW portal and e-Shram portals via API linkage. • Training on SOPs for review of work history by BOCW welfare board officials for validation purposes. • Enable auto-renewal for registered BOCW workers who report 90+ days of work on the digital passbook. 	<ul style="list-style-type: none"> • Launch a national campaign on the digital passbook model through IEC material, mobile vans, and media outreach. • Implement refresher training for BOCW staff across districts • Develop a central dashboard for MoLE to monitor real-time usage, renewal trends, and state-level rollout status

5. Efficient and Effective Delivery of Welfare Schemes

Part A: Existing Schemes

a. Life & Disability Cover

Timeframe	What is to be achieved	Steps for Practical Implementation	Action Plan
Short Term (Within 30 Days)	Convergence readiness with PMJJBY and PMSBY Extension of coverage cap to minimum ₹4L (accident) / ₹2L (natural death) as default state-level benefit	<ul style="list-style-type: none"> • Issue a state-level government order (GO) for convergence with PMJJBY/PMSBY and co-payment structure (₹171 per worker/year split 50:50) • Update board resolutions to align with Model Welfare Schemes' enhanced benefit norms • Develop SOP for automatic enrolment of BOCW-registered workers with a fallback in case of central co-funding delays 	<ul style="list-style-type: none"> • Convene a joint consultation between Labour, Finance, and Insurance Departments at the state level • Develop FAQs, SOP templates, and briefing kits for state boards • - Identify convergence focal points in state boards and insurers
Medium Term (30–90 Days)	Streamlined claim process with fixed payout timeline (within 60 days) Designated insurance & verification officer in each district	<ul style="list-style-type: none"> • Partner with insurance companies for bulk enrolment and claim servicing • Notify a district-level claims and grievance officer in coordination with health/welfare departments • Train district officials and helpline staff on SOPs for death/disability claim processing, with a checklist of only essential documents (death certificate, BOCW ID, nominee details) 	<ul style="list-style-type: none"> • Conduct district-level training workshops for welfare officers, helpline teams, and claim processors • Create a claim status escalation protocol for use across districts • Develop monthly review dashboards at the state board level
Long Term (90+ Days)	Build a digital claim submission system via the BOCW portal/app Public dashboard to track coverage	<ul style="list-style-type: none"> • Integrate insurance claim module with BOCW digital stack (with worker profile, claim upload, auto-escalation) 	<ul style="list-style-type: none"> • Commission a tech partner (NIC or state IT agency) to develop an integrated claims dashboard. • Institutionalise performance monitoring through quarterly public disclosures

	and claim disbursement timelines	<ul style="list-style-type: none"> • Publish quarterly claim settlement performance reports on board websites • Begin convergence discussions for future expansion to PM-SYM and other social pensions for dependents 	Set up a feedback loop with beneficiaries and insurers.
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b. Maternity Benefits

Timeframe	What is to be achieved	Steps for Practical Implementation	Action plan
Short Term (Within 30 Days)	Define maternity benefit guidelines and wage calculation logic for 26 weeks	<ul style="list-style-type: none"> • Fix wage replacement norms: use average daily wage (from job cards/board records) to estimate benefit amount • Draft & issue board notification clarifying eligibility and documentation checklist (primarily birth certificate and BOCW registration) 	<ul style="list-style-type: none"> - Circulate the model notification template to all states - Share the standard wage calculation format
Medium Term (30–90 Days)	Launch the CRS-linked verification system to reduce the documentation burden	<ul style="list-style-type: none"> • Sign MoU with the Registrar General’s Office to allow state boards to verify birth data via API or secure portal • Train board staff and community facilitators to assist claimants in real-time birth verification 	<ul style="list-style-type: none"> - Conduct a one-day training workshop for board staff - Roll out birth verification SOPs
Long Term (90+ Days)	Develop an integrated digital maternity benefit claim workflow on the BOCW portal/app	<ul style="list-style-type: none"> • Enable auto-fill of beneficiary and birth details based on CRS integration • Incorporate feedback and revise turnaround time SLAs 	<ul style="list-style-type: none"> - Onboard a tech partner for the digital module - Add maternity claim tracker to the board dashboard

		<ul style="list-style-type: none"> • Publish quarterly data on maternity claims processed and pending 	
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c. Health Cover

Timeframe	What is to be achieved	Steps for Practical Implementation	Action Plan
Short Term (Within 30 Days)	Begin coordination with the State Health Agency (SHA) to initiate convergence dialogue with PMJAY.	Labour Welfare Boards should formally write to their state nodal department (Health) requesting joint discussions with the SHA. A small internal working group (2–3 members) may be created within the Board to document overlaps between existing BOCW health benefits and PMJAY and identify the scope for convergence.	Schedule a joint kickoff meeting with SHA Nominate board focal points for coordination
Medium Term (30–90 Days)	Launch a pilot in 1–2 districts to test Ayushman Bharat coverage for BOCW workers.	Select districts with high BOCW registration and active PMJAY hospital networks. Use existing field partners or construction site visits to help eligible workers generate Ayushman cards: track uptake and claims with support from SHA focal points. Boards may allocate small IEC budgets for awareness drives.	Conduct a joint pilot review with SHA Allocate micro IEC budgets for on-ground awareness
Long Term (90+ Days)	Expand PMJAY convergence state-wide in a phased manner and reduce standalone BOCW reimbursements.	Based on pilot feedback, seek technical assistance from the Centre (NHA + MoLE) to develop integration SOPs. Gradually roll out to all districts, prioritising urban centres. Redirect cess savings toward outpatient subsidies, maternity support, or mobile health clinics where PMJAY doesn't cover costs.	

d. Education Assistance

- **Leverage the RTE Act (Section 12(1)(c))** to secure 25% reservation in private unaided schools for BOCW-registered children, ensuring early access to quality education.
- **Develop a state-level digital identification and flagging system**—in collaboration with the Department of Education—to automatically identify and link eligible BOCW children with RTE admissions.
- **Mirror existing digital seat allotment models** (e.g., Delhi) to streamline school admissions for children of registered construction workers.
- **Facilitate assisted application drives** for construction worker families, with dedicated support staff and helplines to address information and access gaps.
- **Appoint nodal officers** in each district to coordinate with education departments and oversee implementation during the school admission cycle.
- **Extend scholarships, tuition fee reimbursements, and living stipends** for higher secondary and tertiary education in partnership with the Department of Higher Education and UGC-recognised institutions.
- **Cover full fees for students enrolled in public institutions**, and provide partial financial assistance for private colleges, using cost-sharing mechanisms.
- **Link continued scholarship eligibility** to a minimum of 50% annual attendance, verified through school records.
- **Digitise the scholarship system** by seeding it with Aadhaar and enabling Direct Benefit Transfer (DBT) to institutions (for fees) or guardians (for living support).
- **Monitor learning outcomes and retention** by tracking board exam performance, attendance, and dropout rates; offer remedial coaching or digital learning support as required.

e. Skill Development & Tools Provision

- State welfare boards shall implement integrated programs combining skill development and tool provision, with the level of tool support linked to training completion.
- The skilling framework must follow RPL (Recognition of Prior Learning) norms: the Training Provider (TP), Assessment Agency (AA), and Certification Body must be separate and independent entities to prevent conflicts of interest.
- Boards shall converge with SSDMs, MSDE, and NSDC for curriculum, certification, and delivery.
- To ensure genuine participation, wage loss compensation for training must be increased from the current ₹35/hour to ₹75/hour, in line with average national minimum wage rates for unskilled workers. This shall be disbursed via DBT to the worker's bank account.
- Mobile skill training units or site-based sessions should be deployed in high-density construction zones.
- All training completion and toolkit distribution shall be digitally linked to the worker's BOCW ID or digital passbook.

Action Plan for Implementation

Timeframe	What is to be achieved	Steps for Practical Implementation	Action Plan
Short Term (Within 30 Days)	Finalise ₹75/hr stipend; notify tool-linked skilling plan; RPL compliance guidelines	<ul style="list-style-type: none"> • Issue a board order revising the wage loss rate • Approve toolkit inventory and link to training types • Mandate the separation of the Training Partner, Assessment agency, and Certification authority. 	<ul style="list-style-type: none"> - Convene a joint meeting with SSDM/NSDC and board officials - Circulate model toolkit guidelines
Medium Term (30–90 Days)	Launch pilot skilling with toolkit support; rollout pension eligibility norms	<ul style="list-style-type: none"> • Partner with SSDM/NSDC for content • Begin DBT transfers for stipends • Notification of disability/family pension eligibility and disbursement process 	<ul style="list-style-type: none"> - Identify 2–3 pilot districts with high enrolment potential - Deploy stipend payment tracker
Long Term (90+ Days)	Statewide scale-up; pension rollout; dashboard to track skills, tools, pensions	<ul style="list-style-type: none"> • Monitor uptake digitally via the BOCW portal • Evaluate impact and retention • Publish quarterly progress reports and pension coverage statistics 	<ul style="list-style-type: none"> - Launch live dashboard for skills and pension analytics - Commission mid-term evaluation study

f. Pension Scheme

- The pension scheme shall be expanded to cover three categories of beneficiaries:
 - (a) Old-age pension for workers aged 60 years and above
 - (b) Disability pension for workers with permanent disabilities before retirement
 - (c) Family pension for the spouse or children of deceased registered workers
- To increase inclusivity, the eligibility criteria shall be revised to a minimum of three years of continuous registration under a State BOCW Welfare Board, replacing the earlier 10-year requirement.
- Pension disbursements shall be made monthly through Direct Benefit Transfer (DBT) into the Aadhaar-linked bank accounts of eligible workers or their dependents.

- Pension amounts shall be determined by the State Welfare Board's financial capacity to ensure a dignified and predictable income in old age, in case of disability or death.
- To prevent benefits from being duplicated, overlap with existing central social security schemes (such as ESIC or EPF) shall be avoided.
- State Welfare Boards shall develop a simplified, multilingual application process, supported by facilitation centres at labour chowks and registration camps.
- Required documentation shall be clearly defined:
 - Age proof and registration records for old-age pension
 - Medical certificate from a government hospital or an empanelled doctor for disability pension
 - Legal heir verification documents for family pension
- State boards shall conduct regular outreach campaigns through awareness drives and printed materials (e.g., worker handbooks), outlining eligibility conditions, documentation requirements, and grievance redress mechanisms.
- Integration with national pension systems such as PM-SYM shall be explored wherever feasible to ensure portability and continuity of benefits across schemes and geographies.

g. Marriage Benefits

- Marriage assistance shall remain a core welfare entitlement, covering:
 - (a) Marriage of an unmarried registered worker, and
 - (b) Marriage of up to two children of a registered worker, irrespective of gender.
- Compliance with legal minimum age requirements is mandatory:
 - 18 years for women, 21 years for men.
- Acceptable documents for age verification shall include:
 - Aadhaar-linked birth certificates or
 - Class 10 school-leaving certificates.
- State welfare boards shall enable automated integration with the Civil Registration System (CRS) to support real-time age validation.
- To improve efficiency and reduce fraud, boards shall establish API-based integration with the state Registrar of Marriages for:
 - Automatic verification of marriage certificates
 - Reduced documentation burden on applicants
- Once a marriage is officially registered, the BOCW MIS should auto-flag the record for benefit eligibility, conditional on compliance with other scheme norms.
- These digital integrations will enable the timely disbursement of benefits, enhance accountability, and prevent the misuse of welfare funds.

Part B Innovative Welfare Provisions

The following innovative provisions represent new approaches to addressing emerging challenges faced by construction workers:

a. Mobile health check-up services

Timeframe	What is to be achieved	Steps for Practical Implementation	Action Plan
Short Term (Within 30 Days)	Identify high-priority construction sites and labour chowks for pilot health check-up interventions.	Use BOCW registration data to shortlist 5–10 zones with large worker concentrations. Simultaneously initiate the process for hiring a dedicated PMU (Project Management Unit) to plan and implement mobile health check-up services at the field level. Prepare a basic TOR for the PMU.	<ul style="list-style-type: none"> - Develop a standard PMU ToR template - Hold a planning meeting with the health dept. & field staff
Medium Term (30–90 Days)	Operationalise mobile health check-up camps and awareness drives through the hired PMU.	The PMU will coordinate the deployment of mobile vans, hire clinical staff (contractual), and manage logistics. Camps will focus on common occupational illnesses (e.g., musculoskeletal pain, respiratory ailments). The PMU will also lead site worker awareness campaigns using peer-led and visual IEC material.	
Long Term (90+ Days)	Institutionalised health check-ups as a quarterly entitlement and built a reporting & monitoring system.	PMU will design a simple data collection and reporting dashboard to track outreach, diagnosis trends, and follow-ups. Based on performance, consider formalising the PMU as a long-term partner and scaling to additional districts with support from health departments or CSR partners.	<ul style="list-style-type: none"> - Launch quarterly health dashboard on the board website - Formalise the PMU partnership model

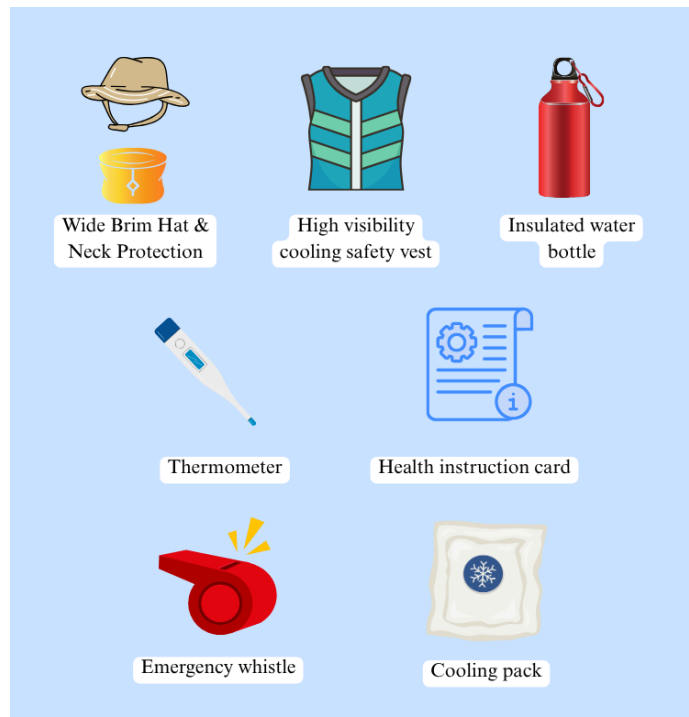
b. Climate Adaptation and Resilience Schemes

State welfare boards shall establish dedicated schemes to provide relief from climate and environmental shocks, particularly heatwaves and pollution-related disruptions to construction work. The provision shall consist of two parts entailing separate schemes:

- A. Physical Protection: Standardised heatwave safety kits for on-site use.
- B. Financial Security: Parametric insurance compensates for income loss when predefined heat thresholds are breached.

PART A: Physical Protection

- State BOCW boards shall develop and distribute cost-effective safety kits specifically designed to protect construction workers against heatwave conditions.
- Each heatwave protection kit shall contain:
 - **Wide-brim hats or hard hat sun shields** with neck protection to provide basic sun coverage
 - **High-visibility UPF 50+ cooling safety vests** with evaporative PVA panels to regulate body temperature against harmful UV exposure.
 - **Insulated water bottles** with a minimum 1-litre capacity for hydration management to maintain cool water throughout work shifts.
 - **Emergency whistles** for distress signalling that can cut through construction site noise.
 - **Instant cold packs** for immediate cooling treatment without requiring refrigeration,
 - **Basic thermometers** for monitoring body temperature during heat stress
 - **Emergency multilingual** instruction cards with clear heat stress recognition guidelines for workers and supervisors.
- To ensure timely protection for construction workers, these kits shall be distributed before or during peak summer months or upon heat wave warnings issued by meteorological departments.



Components of the heatwave protection kit

Part B: Financial Security

- To ensure comprehensive protection for construction workers against climate risks, state BOCW boards shall implement a financial security “parametric insurance” scheme providing automatic compensation when predefined temperature thresholds are exceeded or work closure is announced due to events like high pollution or floods.
- State BOCW boards will automatically compensate registered construction workers with daily wage compensation (₹500–₹2,000, based on severity) if region-specific temperatures reach or exceed a specific high temperature for three consecutive days during heatwaves and if statewide work closure is announced due to events like climate pollution, flooding, and high rainfall.
- All registered BOCW workers are to be enrolled in the scheme without application requirements, and payouts are to be managed by the boards using digital payment systems.
- The scheme shall be funded through the existing state BOCW cess fund.
- BOCW Welfare Boards shall ensure processes for continuous weather data monitoring to ensure automatic activation and delivery of benefits during heatwave events.
- Annual reviews shall be conducted to update thresholds and maintain the effectiveness of the financial security scheme.

Action plan for heatwave protection kits and parametric insurance

Timeframe	What is to be achieved	Steps for Practical Implementation
Short Term (Within 30 Days)	Establish a comprehensive worker climate protection framework in 5+ high-risk states.	<ul style="list-style-type: none"> ● MoLE will select pilot states and notify the rules for protective kit and parametric insurance schemes using BOCW cess funds. ● BOCW boards to design protective kit composition and establish insurance payout tiers (₹500-₹2,000/day) linked to environmental severity. ● Set parameters for insurance activation in consultation with VVGNLI and establish IMD partnership for real-time weather alerts.
Medium Term (30–90 Days)	Procure vendors & establish operational systems for both schemes	<ul style="list-style-type: none"> ● State BOCW boards will issue tenders for protective kit procurement and insurance provider onboarding. ● Identify labour hotspots for distribution and develop unified SOPs to monitor kit distribution and insurance delivery. ● Finalise vendor selection and establish data sharing agreements with insurance providers.
Long Term (90+ Days)	Launch integrated protection schemes and scale nationwide	<ul style="list-style-type: none"> ● Deploy protective kits and launch parametric insurance simultaneously before the peak summer season. ● Monitor scheme effectiveness, gather worker feedback, and track usage patterns. ● Based on pilot success, roll out the integrated protection framework nationwide after 1 year.

C. Labour Chowks and Labour Shelters

The concept of labour chowks—informal gathering points where daily wage workers assemble to seek employment—can be significantly improved by incorporating essential amenities that enhance workers' dignity and welfare. Several models across India demonstrate promising approaches to creating more humane and functional labour chowks.

Timeframe	What is to be achieved	Steps for Practical Implementation	
Short Term (Within 30 Days)	<ol style="list-style-type: none"> 1. Geo-map informal labour chowks in major urban clusters. 2. Install shaded seating and drinking water points at high-footfall locations. 3. Document and disseminate findings from recent pilots, the Bhubaneswar Labour Waiting Centres and the UP Labour Chowk field study. 	<ul style="list-style-type: none"> • Collaborate with municipal bodies and urban development departments for mapping. • Use temporary, low-cost shade structures and water dispensers in key chowks. • Publish and circulate learnings from the Odisha pilot (multi-use shelters, sanitation, dignity-enhancing design) and UP study (site-level challenges, infrastructure gaps, worker feedback) to all states for rapid replication and ideation. 	<ul style="list-style-type: none"> - Issue model scheme notifications for kits + insurance - Formalise IMD partnership protocol
Medium Term (30–90 Days)	<ol style="list-style-type: none"> 4. Deploy digital info kiosks or one-stop desks for BOCW, e-Shram, Aadhaar and bank account linkage. 5. Enable workers to access government schemes directly at labour chowks. 	<ul style="list-style-type: none"> • Partner with CSCs or field-based PMUs for tech support. • Use trained mobilisers and NGOs to facilitate enrolments and renewals. • Translate scheme info into simple local-language visuals for display. 	<ul style="list-style-type: none"> - Organise vendor onboarding sessions across pilot states - Share SOP toolkit with state boards
Long Term (90+ Days)	<ol style="list-style-type: none"> 6. Establish permanent Labour Waiting Centres with sanitation, job-matching tools, childcare and rest zones. 7. Integrate physical chowks with digital employment platforms 	<ul style="list-style-type: none"> • Design centres based on Bhubaneswar/Noida learnings. • Leverage Smart City Missions and CSR budgets. • Build common service infrastructure: washrooms, first aid kits, lockers, skill display boards. 	<ul style="list-style-type: none"> - Conduct external impact assessment

	(e.g., Digital Labour Chowk).	<ul style="list-style-type: none"> Develop state-wise monitoring dashboards for usage and feedback. 	
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D. Low-Cost Temporary Housing

To address the housing needs of India’s largely migratory construction workforce, state welfare boards shall reorient their approach from traditional housing loans to providing low-cost, transit accommodation. The following key measures are proposed:

- Traditional housing loan schemes under the BOCW framework shall be deprioritised due to persistently low utilisation, stemming from high documentation requirements, limited loan amounts, and migrant workers' non-ownership preferences.
- State welfare boards shall prioritise the development of transit hostels or dormitory-style accommodations in areas with a high density of construction activity, including industrial hubs and labour congregation zones.
- These hostels shall be designed for short- to medium-term stays (1–3 years), offering shared accommodation to registered construction workers for a nominal monthly fee (e.g., ₹500), and shall include basic amenities such as:
 - Sleeping arrangements
 - Sanitation facilities
 - Drinking water
 - Electricity and lighting
 - Individual lockers
- Special attention shall be given to vulnerable groups, including migrant workers, single male/female workers, seasonal labourers, and job seekers awaiting placements.
- In high-rent urban zones or during periods of seasonal unemployment, boards may additionally extend rental support or partial rent reimbursements, based on:
 - Aadhaar-linked rent receipts
 - Employer inactivity records
 - Verified absence of employment
- The State Welfare Board shall serve as the nodal implementation agency, and may partner with public entities such as:
 - State Urban Development Authorities
 - Industrial Infrastructure Development Corporations
 - Municipal Corporations
 - Slum Development Boards
- Hostel infrastructure may be developed through new construction or renovation of underutilised public buildings. Funding for this purpose shall be drawn from the housing head of the BOCW welfare budget, as permitted under the Model Welfare Scheme (up to 10% of the previous year’s cess collection).

- A digital application and allotment system shall be established to identify and register eligible workers using the existing BOCW beneficiary database, ensuring transparency and accountability.
- A monitoring and grievance redress mechanism shall be instituted, with regular inspections to track hostel conditions, occupancy rates, and worker satisfaction.
- States are advised to initiate pilot transit housing projects in select high-demand locations and subsequently expand the scheme in phases based on utilisation levels, feedback, and public land or infrastructure availability.

6. Towards a State-wise Report Card for BOCW Implementation

As the Building and Other Construction Workers (BOCW) welfare ecosystem matures, there is an urgent need to move beyond simplistic indicators such as cess collection and fund utilisation, and towards a comprehensive, standardised performance assessment system for State BOCW Welfare Boards. To address this, a State-wise BOCW Board Report Card is proposed to be developed and institutionalised at the national level.

The Report Card would be a composite index measuring state performance regarding financial metrics like cess collection and disbursement and broader areas such as institutional sustainability, governance quality, worker coverage, service delivery efficiency, responsiveness, monitoring capacity, and innovation. This would enable a more nuanced, equitable, forward-looking assessment framework that encourages continuous improvement, transparency, and accountability across states.

To design this performance framework, a multi-stakeholder committee should be constituted, comprising:

- Senior officials from the Ministry of Labour & Employment and State Labour Departments
- Representatives from both the employer and employee organisations
- Experts from proactive civil society organisations and labour research institutions
- Technologists and statisticians with experience in public service delivery metrics

This committee shall identify key variables for assessment, define indicators, and assign appropriate weights to each variable, ensuring balance across the domains of governance, delivery, equity, sustainability, and innovation. Additionally, the committee should propose a robust Monitoring and Evaluation (M&E) framework to accompany the Report Card, especially for larger schemes like pensions, health, skilling, and transit hostels. This M&E system should assist states in periodically reviewing performance, identifying implementation bottlenecks, and revamping scheme components based on real-time data and feedback.

Some suggested domains or variables for inclusion in the Report Card are:

- **Cess Collection Efficiency:** as a percentage of estimated liability (based on CPWD/NAS benchmarks)
- **Fund Utilisation:** with a focus on priority areas like pensions, health, education, maternity, and skilling
- **Worker Registration and Retention:** distinguishing between active and inactive registrations, and coverage of vulnerable segments like migrants and women workers
- **Scheme Delivery & Grievance Redressal:** including timelines for claims settlement, responsiveness of helplines, and rate of grievance resolution
- **Transparency & Digital Enablement:** presence of online systems, dashboards, auto-renewals, DBT usage, and e-verification
- **Sustainability Index:** including staffing adequacy, administrative spending, long-term fund management, and monitoring protocols

- **Innovation Index:** new pilots, partnerships, or scalable practices in welfare delivery (e.g., hostels, legal aid, heatwave protection, skill + toolkit integration)

It is recommended that this Report Card be piloted in 4–5 diverse states, refined based on early learnings, and then scaled up nationally. Over time, performance in the Report Card may also be linked to incentive-based central funding allocations, much like the Swachh Bharat rankings or the Jal Jeevan Mission’s performance-linked model.

In parallel, states that demonstrate effective and scalable BOCW models—such as those in labour chowk development, transit hostels, digital registration platforms, IEC-led grievance redressal, or seasonal protection schemes—should be encouraged to host regional or national learning workshops. These events will act as peer-to-peer learning platforms for adopting good practices across states, strengthening cooperative federalism and catalysing worker-centric reforms nationwide.

Annexure

Annexure 1

S.No	Names	Organisation
1	Ms. Lokesh	Centre for Education and Communication, CEC
2	Khushi Chand	Centre for Holistic Development-CHD
3	Amit Ravi	Centre for Holistic Development-CHD
4	Sunil Kumar Aledia	Centre for Holistic Development-CHD
5	Jeneya Vaidya	Centre for Holistic Development-CHD
6	Kanishka Yadav	Centre for Holistic Development-CHD
7	Manav Choudhary	Centre for Holistic Development-CHD
8	Agrim Srivastava	Centre for Holistic Development-CHD
9	Pooja Kumar	CSDCI

10	Amjad Hassan	Delhi Asangathit Nirman Mazdoor Union (DANMU)
11	rakesh Dwivedi	Deputy Labour Commissioner, UP government
12	Tithi Sen	HR Operations -Head
13	Vikas	scwwudelhi@gmail.com
14	Vivek Singh	Indiavision Realty and Infrastructure Private Limited
15	Sneha Sampath	Jan Sahas
16	Gagan Lawaniya	Jawaharlal Nehru University
17	Anindita	Jawaharlal Nehru University
18	Isha	Jawaharlal Nehru University
19	Chetan Gour	Jawaharlal Nehru University
20	Kripa	Just jobs work
21	Ramesh Chand Vats	Maha Nagar Asangathit Majdoor Union

22	Mohan Kumar	Mahanagar Delhi Bhawan Eavam Anay Sannirman Mazdoor Sangh
23	Geeta Devi	Mahanagar Delhi Bhawan Eavam Anay Sannirman Mazdoor Sangh
24	Diya	Ministry of Labour and Employment/EY
25	Gaurav Kaushik	National Construction Workers Rights-NCWR
26	Sunita	Nirman Majdur Panchayat Sangam
27	Manoj Kumar	Nirman Majdur Panchayat Sangam
28	subhash bhatnagar	Nirman Majdur Panchayat Sangam
29	Moushumi	NIUA
30	Mukta Naik	NIUA
31	Rajendra Sharma	Programme Director, Ajivika
32	Anil Kumar	Retired from GNCT of Delhi
33	Sunita	Samast Construction Workers Welfare Union, Delhi

34	Vikash	Samast Construction Workers Welfare Union, Delhi
35	TARUN GAUR	Senior Engineer-Standards and Research Department
36	Lata	Sewa
37	Mohammad Nadeem	Waqt Sharmik Welfare Society
38	Sanjay Kumar	MOLE
39	Thaneswar	INTUC
40	Amita	AICCUT
41	Pradeep Jena	MOLE
42	Dr. Arvind	DG, VVG NLI
43	Dr. Ruma Ghosh	VVG NLI
44	Dr. Harshil Sharma	Indus Action
45	Ayushi Khare	Indus Action

Executive Summary

This whitepaper addresses the persistent underutilisation of welfare funds collected under the Building and Other Construction Workers (BOCW) Act, 1996, which has led to nearly ₹63,000 crore remaining unutilised across states and union territories, despite over ₹1.13 lakh crore being collected. This situation represents a significant missed opportunity to support India's 5.7 crore registered construction workers, many of whom face precarious living conditions and limited access to entitlements. With the construction workforce projected to grow to 10 crore by 2030, urgent reforms are needed to ensure these funds are effectively deployed for worker welfare.

The BOCW Act mandates the establishment of state-level welfare boards to register workers and administer welfare schemes funded by a cess of 1–2% on construction costs. However, implementation is hampered by fragmented data systems, inconsistent registration and validation processes, and weak enforcement, leading to substantial gaps in cess collection and disbursement. The whitepaper recommends a set of guiding principles for reform: streamlining registration and validation to avoid repeated bureaucratic hurdles, aligning with both the BOCW Act and the Social Security Code, focusing on effective delivery mechanisms, targeting vulnerable and migrant workers, and ensuring data interoperability across states to facilitate seamless access to welfare benefits. This paper lays out a step-by-step guide to implement recommendations throughout the paper. Here is a summary of the same.

Theme	Short Term(0–30 Days)	Medium Term(30–90 Days)	Long Term(90+ Days)
Cess Reconciliation	- Standardise CPWD/PWD rates- Mandate Forms III/IV for cess reporting- Central circulars for uniform cess estimation & reconciliation	- Integrate BoCW cess portals with state building approval systems- GIS-enabled dashboards for tracking construction activity- Digital quarterly reconciliation with ULBs	- National portal for project-wise cess traceability- Annual 3rd-party audits- Dynamic cess estimation using NAS/CPWD trends- Enforce compliance via penalties
Digital Worker Passbook	- Develop mobile passbook app + QR prototype- Pilot state selection- SOPs for accepting QR-based work history	- Field pilot in 3–4 districts- API-based integration with eShram & BOCW portal- User training and feedback cycles	- Full-state rollout- Auto-renewal after 90 days of work- Sync passbook to BOCW database- Interlink with benefit delivery systems

Labour Chowks & Shelters	<ul style="list-style-type: none"> - Geo-map chowks in major cities- Add shade, water, and signage- - Document learnings from Odisha, UP pilots 	<ul style="list-style-type: none"> - Install digital helpdesks/kiosks- - Enable Aadhaar, BOCW, bank linking at chowks- - Use CSCs/NGOs for awareness & enrolment 	<ul style="list-style-type: none"> - Develop model Labour Chowks with toilets, lockers, job boards, childcare, rest zones- - Digitally connect to job-matching platforms (e.g., Digital Labour Chowk)
Climate Resilience	<ul style="list-style-type: none"> - Design heatwave protection kits (vests, bottles, cold packs)- - Identify pilot states- - Draft scheme notifications 	<ul style="list-style-type: none"> - Tender procurement of kits- - Distribute in chowks and sites via SOPs- - Partner with PMU for deployment 	<ul style="list-style-type: none"> - Statewide rollout of kits before heatwaves- - Usage monitoring and feedback loops- - Expand to flood/pollution-based support
Parametric Insurance (Climate)	<ul style="list-style-type: none"> - Notify scheme in 5+ high-risk states- - Set up payout triggers and slabs (₹500–₹2,000)- - MoU with IMD for weather alerts 	<ul style="list-style-type: none"> - Onboard insurance providers- - Share data of registered workers- - Set SOPs for automated DBT during climate events 	<ul style="list-style-type: none"> - Launch state schemes linked to temperature, flood or pollution closures- - Monitor rollout and adapt triggers annually- - Scale to a national scheme
Data Interoperability	<ul style="list-style-type: none"> - Audit current state data structures- - Draft data exchange and privacy frameworks- - Consult UIDAI, MoLE 	<ul style="list-style-type: none"> - Build API connections for eShram, Aadhaar- - Pilot deduplication and KYC verification- - Begin cloud migration 	<ul style="list-style-type: none"> - National Single Verified Worker Profile using masked Aadhaar + BOCW ID- - Live dashboard to monitor stale/incomplete records- - Cross-state portability with consent-based access