

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
RAJYA SABHA
UNSTARRED QUESTION NO. 3302
TO BE ANSWERED ON 21.08.2025**

PENSION SCHEMES FOR BOCW

3302. SHRI RYAGA KRISHNAIAH:

Will the Minister of Labour and Employment be pleased to state:

- (a) whether there are any pension schemes for Building and Construction Workers (BOCW), traders and other unorganised workers;**
- (b) the measures Government is taking to ensure coverage of these BOCWs in terms of healthcare, education for their children, pension benefits and housing;**
- (c) whether Government maintains a database of BOCW;**
- (d) if so, whether there are any digital systems through which the BOCW can register and avail social security and welfare benefits of Government;**
- (e) the status of Government's Employees' Pension Scheme (EPS); and**
- (f) the financial implication of the scheme on Government?**

ANSWER

**MINISTER OF STATE FOR LABOUR AND EMPLOYMENT
(SUSHRI SHOBHA KARANDLAJE)**

(a) to (d): The Central Government administers the Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996 [Act], the Building and Other Construction Workers' Welfare Cess Act, 1996 [Cess Act] and rules made thereunder. According to the Act, the State Governments are mandated to constitute State BOCW Welfare Board to perform various functions which also includes to provide pension scheme by the Board to building and Other Construction workers. The State Governments have also been empowered for levy of cess at the rate of 1% of total cost of construction on the employer to meet the expenditure on functioning of the Board.

Contd..2/-

The National Pension Scheme for Traders and Self-Employed Persons was launched in September, 2019. This is a voluntary and contributory pension scheme for providing a monthly assured pension of Rs. 3000/- after attaining the age of 60 years to the retail traders/ shopkeepers and self-employed persons.

The Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) scheme was launched in February, 2019 in order to provide old age pension to the workers of unorganised sector. This is a voluntary and contributory pension scheme with equal matching contribution by the Central Government. Under the scheme, a monthly minimum assured pension of Rs. 3000/- is provided to the unorganized workers after attaining the age of 60 years.

The Central Government from time to time issued direction to the States for implementation of provisions of the Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996 including framing of pension scheme. A Model Welfare Scheme, 2018 has been issued to States/UTs, in this regard. Social security benefits of the Model Welfare Scheme inter alia contains life and disability cover, health and maternity cover, education of children, housing, skill development, awareness programme of welfare schemes and pension, for building and Other Construction workers. The utilization of cess fund by the States/UTs is monitored by a committee constituted by the Central Government. The Committee interacts with Labour Department and BOCW Welfare Board at regular intervals. Besides, Regional meetings, National Workshops are organized with officials of States and UTs.

The Central Government has the database of self-registered building and Other Construction workers on eShram Portal. Also, States report the data of registered building and Other Construction workers to the Central Government, quarterly, on BOCW MIS Portal. The State BOCW Welfare Board provide the benefits of welfare schemes like immediate assistance in case of accident, payment of pension, sanctioning loans and advances for construction of house, financial assistance for the education of children, medical assistance etc. to the eligible registered building and Other Construction workers with the Board.

Contd..3/-

(e) & (f): The Employees' Pension Scheme (EPS), 1995 is a 'Defined Contribution - Defined Benefit' Social Security Scheme. The corpus of the Employees' Pension Fund is made up of (i) contribution by the employer @ 8.33 per cent of wages; and (ii) contribution from Central Government through budgetary support @ 1.16 per cent of wages, up to an amount of ₹ 15000/- per month. All benefits under the scheme are paid out of such accumulations. The fund is valued annually as mandated under paragraph 32 of the EPS, 1995. The Budgetary Estimates for the EPS-95 for the Financial Year 2025-26 is Rs. 11250 crore (Rs. 10250 crore against 1.16% contribution + Rs. 1000 crore for Minimum Pension).
