

Women Construction Workers in Maharashtra



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Abstract

Maharashtra is one of the most industrialised states in India. The state contributes significantly to the national industrial output. The construction industry in Maharashtra, India, is a major contributor to the state's economy. It employs a significant number of workers, including women, though their percentage of participation as construction workers is comparatively small. Women in the construction sector face various challenges, including limited access to training and job opportunities, lower wages, and inadequate working conditions. This policy gap analysis aims to identify the existing policies and programmes in place to support women construction workers in Maharashtra and assess the effectiveness of these measures. The study identified the gaps and barriers in policy implementation and make recommendations to address the challenges to support women in the construction industry. This analysis can serve as a valuable tool for policymakers and stakeholders to develop policies and programmes that promote gender equity and create better working conditions for women in the construction sector in Maharashtra. These policy solutions include registration of migrant construction workers, simplify the process of registration, promotion of safety and hygiene at work sites, upgradation of skills, inclusion and certification of women construction workers to match the demand of the job market, promotion of diversified and expanded gender sensitive housing-related activities, encouragement through special consideration for mandatory engagement of women in skilled labour forces (e.g. masons), provision of unemployment allowance during lean season, protection of women workers' rights, enforcement of stringent labour laws for safety and security of women at work place, enrolment of children in nearby Anganwadi Centre, provision of credit link and subsidy to women to construct their own houses, creating awareness among the spouses for their skill upgradation and entitlement, convergence of multi-departments' multi-sector and multi-stakeholders' activities, etc. This policy brief also strongly recommends the creation and promotion of 'Women's Collectives' to address many of the problems of women construction workers.

1. Introduction

India's Female Labour Force Participation Rate (LFPR) stands at 25.1% according to the annual Periodic Labour Force Survey (PLFS) in 2020-21, which is an improvement over a few years ago but is below the global average. In the domestic construction and real estate sector, which employs 57 million workers, 50 million of the people employed are men, and only 7 million are women. Further, the informal women workers engaged in construction in India earn 30-40 per cent less than their male counterparts highlighting the gender inequality prevalent in the construction and real estate sector in India. The Construction Sector employs the largest number of casual labourers, with close to 84% of the workers in the sector employed as casual labourers, which is characterised by unstable employment earnings and shifting workplaces. More than 80% of jobs in the sector are constituted by a minimally skilled labour force, and the rest comprising of technical roles such as engineers, clerical roles etc. But the situation of female workers in this category is worse than their male counterparts. They are paid less (30% less, in some cases, it is less than 40-50%) and are often allowed to work only half the month. Most of these women are illiterate and work as stone breakers, concrete mixers etc., under very hazardous conditions.

¹ Pink Collar Skilling: Unleashing the Women Power in Real Estate Sector, Published by World Skill Centre.

Women's participation in the construction sector in Maharashtra is low (1.61%)². There are complex and multi-faceted challenges, which include gender-based discrimination, poor working conditions, unequal opportunities for growth, the gender pay gap, and a lack of protective policies at the workplace, etc. Such challenges not only limit the potential of women to contribute to the further growth of the construction sector but also perpetuate gender inequality in the workplace.

Discrimination against women in the construction sector is not a new phenomenon. Women in this industry often face many barriers and biases that prevent them from achieving their full potential. One of the main forms of discrimination is the lack of equal employment opportunities. Many employers in the construction sector still view women as unsuitable for physically demanding jobs or assume that they lack the necessary skills to work in the industry. As a result, women are often excluded from job openings, promotions, and other opportunities for career advancement. Another form of discrimination is unequal pay. Women in the construction sector are often paid less than their male counterparts for doing the same job.³ This is a clear violation of equal pay laws and regulations, but it persists in many workplaces.

Furthermore, women in construction often face harassment and gender-based violence. This can range from sexist comments to physical assault, and it creates a hostile work environment that makes it difficult for women to feel safe and respected in the workplace.

In addition to these forms of discrimination, women in construction also face challenges related to workplace culture and stereotypes. The construction industry is often seen as a "man's world," and women who enter this field are often perceived as outsiders. This can lead to isolation and a lack of support from coworkers and supervisors.

Women contribute immensely in the construction sector, unfortunately with little or no recognition. Women play an integral but invisible role in the socially and environmentally sustainable, resilient, and inclusive development of the construction sector. Her involvement and contribution led to (a) safety and accountability, (b) integration with innovation and technology; (c) design and development of environmentally sustainable and energy-efficient solutions, (d) social inclusion as well as diversity for children, the elderly, and people with disabilities, etc.

Various initiatives of the government of Maharashtra have helped to create a more inclusive and genderequal construction sector in Maharashtra. However, more needs to be done to address the gender gap in the sector and provide equal opportunities for women to participate and succeed.

2. Present Study

This is an evidence-based exploratory study conducted by Habitat for Humanity India (HFHI). This study helps initiate policy dialogues on the status of women workers in the construction sector. The construction sector does not work in isolation. Multiple stakeholders play their respective roles in this sector. Each step and process in this sector is interrelated and interdependent. There are multiple intermediaries, too. This evidence-based study has helped explore the positions, contributions, and views of various stakeholders in the sector. The study has also collected, consulted, and compiled existing schemes, programmes, and policies for women workers in the unorganized sector in general and women construction workers in particular. It has not only mapped gaps in those policy documents, but also recommended a few policy interventions through a consultative process.

2.1 Objectives of the study

• To map the problems/ difficulties, vulnerabilities and occupational hazards / constraints of women construction workers.

² Periodic Labour Force Survey, 2020-21.

³ Pink Collar Skilling: Unleashing the Women Power in Real Estate Sector, Published by World Skill Centre.

- To explore and analyse various factors that lead to gender discrimination at construction space.
- To map various stakeholders (government, associations and other institutions) and their potential
 role and responsibilities and make them critically aware of the policy gaps related to women in the
 construction sector.
- To suggest measures that would benefit women construction workers in the State.

2.2 Study area

The project districts of HFHI in Maharashtra, i.e., Osmanabad and Beed, are covered under the study. Primary research works, including field visits, are conducted in these two districts where as national and state-level data are collected and compiled from secondary sources for analysis. Subjective issues, which are otherwise not noticed through quantitative statistical analysis, as surfaced during the fieldwork, are also captured.

2.3 Methodology

The study has adopted a mixed-methods research approach. Qualitative and subjective concerns that affect objectively to women's well-being are studied through intensive interaction with women construction workers. While review of literature, situation and vulnerability analysis of women construction workers, review of existing schemes, programmes, policies, and laws, etc. were done with primary and secondary data for quantitative analysis, consultations with various stakeholders, relevant Participatory Rural Appraisal (PRA) exercises as part of the rigorous field work with focus group discussions, and individual interviews with construction workers were done for qualitative research works. Online interviews with key respondents were also conducted, where physical access or visits could not be ensured. This has enabled us to collect their views, opinions, impressions, perceptions and concerns. Their concerns were examined critically under the existing policies. Triangulation was also done for improving the quality and authenticity of data. Recommendations are suggested based on a series of serious consultations with the women construction workers, implementing agencies, government officials, and policy makers, and analysing the feasibility within the existing policies frameworks or possibilities of convergence and coordination with others.

3. Review of Literature

An attempt has been made to study and review the conditions of women workers in unorganized sectors in general and women construction workers in particular. However, research studies on challenges faced by women construction workers are very few. Issues including gender discrimination, irregular and seasonal employment, sexual harassment and abuse at the workplace, lack of growth opportunities, etc. are observed to be the major concerns.

Inter and intra-sectoral heterogeneity among agriculture, construction and domestic workers is required in ensuring their employment security. Location specific policies should be formulated as different occupational groups face different problems.⁴

The Indian construction industry has inherent gender biases owing to the perceived nature of work and the mainstream notion of it being a male-dominated industry. Women construction workers are trapped in a cycle of late entry, being unskilled, receiving low wages and, therefore, being casualized.⁵

Women construction workers face harassment at both home and workplace. They do the heaviest work. Training for women as masons may equalize their opportunities.⁶

⁴ J Y, Suchitra & Durgam, Rajasekhar. (2006). One-size-does-not-fit-all: Employment insecurity of unorganised workers in Karnataka. 49. 455-473. ⁵ Kakad, Krishna. (2002). Gender Discrimination in the Construction Industry: The Case of Two Cities in India. Gender, Technology and Development. 6. 355-372.

⁶ Annette Barnabas & Joseph Anbarasu D. & Clifford Paul S., 2011. "Prospects of Women Construction Workers in Tamil Nadu, South India," Indian Journal of Gender Studies, Centre for Women's Development Studies, vol. 18(2), pages 217-235, June.⁵ Kakad, Krishna. (2002). Gender Discrimination in the Construction Industry: The Case of Two Cities in India. Gender, Technology and Development. 6. 355-372.

Problems of migrated construction workers are many. Poor health conditions, arduous working life, harassment, inadequate and unequal wage structure, long working hours, poor housing facilities, atrocities on women workers, lack of safety measures and improper and inadequate education facilities for children of construction workers, etc. are some of the major concerns. The creation of awareness of labour rights among the construction workers and proper implementation of labour law are recommended to ease out some of those problems.⁷

The disparity in wages (female workers being paid less), no fixed working hours and harassment of female construction workers at the workplace were common in the unorganized sector.8

Women work as unskilled labour and face several other difficulties in comparison to males. Sexual harassment, gender biases, wage discrimination, no skill upgradation even after working for long (many years) are major factors that add on to the drudgery and difficulties of female construction workers.⁹

Marginalization of women, illiterate and landless, and scheduled caste construction workers in addition to issues of safety and security of young girls are evident in many cases and many forms.¹⁰

4. Situation Analysis of Women Construction Workers

The percentage of participation of total women construction workers (both rural and urban) in Maharashtra is comparatively very less (1.61% at the State level) as compared with the already existing less represented women construction workers (5.57%) at the national level. Participation of even the male construction workers in Maharashtra is comparatively less, both in rural as well as in urban areas as compared to the corresponding national average. The percentage of male construction workers in

18 16 14.85 14 12.8 12 10 8 74 8 6.46 6 5.57 4 2 0 Male Female Total Male Female Total Maharashtra India Rural Urban —

Percentage of Gender Segregated Construction Workers in Maharashtra and India

Source: Periodic Labour Force Survey 2010-21, MoSPI

rural areas in Maharashtra (7.37) is much lower than the national average (15.55).

However, even within the construction sector, in Maharashtra, the participation of male construction workers is comparatively high 8.74% as against their female counterparts. The variation is wider even at geographical demarcation. While there is 2.93% of women construction workers are in Urban areas,

⁷ M., Dileep. (2013). Inimitable Issues of Construction Workers: Case Study:. 42. 42 - 52.

⁸ Dave, Vandana. (2012). Women Workers in Unorganised Sector. Women's Studies Research Centre. Kurukshetra University. WOMEN'S LINK. 18(3).

⁹ Devi, Kalpana & Kiran, UV. (2013). Status of female workers in construction industry: A review. International Journal of Humanities and Social Science. 14. 27-30. 10.9790/1959-1442730.

¹⁰ Patel, Amrita & Giri, Jasmine. (2019). Climate Change, Migration and Women: Analysing Construction Workers in Odisha. Social Change. 49. 004908571882175. 10.1177/0049085718821756.

their participation in rural areas is as low as 1.14%. This is rather a reverse trend as compared with the national figures where the percentage of women construction workers in rural areas (5.87%) is higher than in urban areas (4.40%). Even within the rural area, there is a huge gap between male and female participation in construction works. The said gap is comparatively squeezed in urban areas.

Gender discrimination is highly evident in the workforce in the construction sector in general in Maharashtra as compared to the national scenario. It is further tangible in rural areas.

With a meagre presence (6.46%) in the total workforce, in Maharashtra, construction workers, as it seems, have hardly any voice to carve and curve policies concerning their welfare, let alone reduction of drudgery, harassment, discrimination the women construction workers are subjected to with less than 2 % of presence.

However, the efforts of HfHI through its "Nirmanshree" project have started changing the trends as is observed below from the analysis of the data collected and compiled from the two project districts.

5. Vulnerability Analysis of Women in Construction Sector

As a part of the study, area-specific fieldwork was conducted in the Osmanabad and Beed districts of Maharashtra (covered under the Nirmanshree Project of HfHI). A total of 10 Focus Group Discussions (FGDs), 5 Case Studies and 15 Key Informant Interviews were conducted to study and analyse the status of women in the construction sector in Maharashtra. The study has a pre-defined target population that included beneficiaries, mostly women construction workers, of the Nirmanshree project. It focused primarily on qualitative methods backed up with quantitative methods as required. Initial findings of the study got triangulated, reconciled and validated too through a small primary survey. Observations, Focused Group Discussions (FGD), interviews, PRA exercises, etc., were undertaken for primary collecting data. Purposive non-random sampling techniques were used. A brief schedule with simple questions relating to the seasonality of availability of work, inward- migration of workers, working conditions, health concerns, etc. was administered among 200 respondents. The schedule included a brief Knowledge, Attitude and Practice (KAP) study too to measure the gap, if any, on various social safety schemes/ issues. A five-point Likert scale was used to measure the attitude, especially on gender-related issues. A control group from the nearby Block i.e. Bhoom in Osmanabad district and Darur in Beed district respectively (Blocks not covered under the Nirmanshree Project of HfHI) with similar socio-economic profiles, have also been included to quickly and briefly study, and to compare and contrast the impact/ differences/ changes, if any.

5.1 Availability of work - Seasonality

Women's representation in the construction sector is very low in Maharashtra. Seasonality adds to it. A woman's individual role in household chores restricts her from even getting into the job market in the construction sector, Women get a comparatively less percentage of work all through the year, the early winter season being the worst. The gap between males and females, engaged in construction work in a month, ranges from 08 to 35%. While it is highest in October and November, the gap is comparatively less in other months, February being the lowest. There is not much difference/ gap between male and female workers in the rainy season. Engagement in the agriculture sector is reported to be one of the major reasons for such a low percentage of participation of such workers in the construction sector. Migrant workers do return back to their home state/ district for agricultural activities too in addition to participating in the festivity. Hence, there is less representation, in the case of both males and females, leading to less gap. 50% of women construction workers were revealed to have been facing challenges working at construction sites during their monthly menstrual period and pregnancy.

5.2 Gender segregated migrant construction workers

Maharashtra has a very less percentage (0.83) of women construction workers. Their participation in rural areas is even lower (0.45). It is observed that construction workers are mainly inward migrants from states like Bihar, Uttar Pradesh and neighbouring states like Karnataka and Gujarat. Female construction workers come with their spouses to the work sites. On-the-spot job requirements even separate them temporarily from their partners. Construction workers, in both districts, are found to have migrated from even other Blocks/districts with in Maharashtra. 44% and 41% of women construction workers, interacted with, in the districts of Osmanabad and Beed respectively are found to be migrants. Intra- and -interstate migrants were found to be seen in almost all worksites, except in one worksite (tribal dominant) in the Beed district. Some also reported to have been staying at their relatives' place. Literate tribal youth who migrated from rural areas reported having no or less interest in such construction works. They preferred to migrate to urban areas, even to Mumbai, to try their luck with any industries or private service providers. Miss-match in skill sets by women construction workers, and interest to work in other sectors including sugar cane industries lead to compelling in-ward migrations to the construction worksites.

5.3 Gender based different activities under construction work

Women workers are reported to have been involved in hard and harsh activities in the major construction (housing) sector. Women are engaged in labour-intensive work (70% and more). These works include carrying heavy loads of bricks and sand, mixing cement and sand, climbing higher altitudes even when pregnant, watering/ curing, levelling the surface, etc. Man digs the soil.

There are hardly any women masons seen on the work site. Women are also reported to be feeling shy to work as 'masons' which is otherwise considered to be the work of men. Very few (less than 19%) unskilled women are reported to be engaged in assisting the skilled male mason as helpers. Women were revealed to have been feeling comfortable assisting and not leading such masonry activity.

5.4 Working condition

Accommodation of women construction workers, especially for the migrants, is found to be poor. They are found to be staying in overcrowded, unhealthy and unhygienic places. Basic facilities like safe drinking water, clean sanitation measures (toilets), etc., are lacking. No women's hostel that provides safe and affordable accommodation for working women, could be seen near the construction work sites covered under this study. Service conditions are also inadequate and detrimental to women's welfare. The motivation level of women construction workers is found to be very low. It is reported that women construction workers feel insecure and unsafe in male-dominated work sites. Male co-workers are reported to be indifferent to the problems of women. Lactating mothers expressed their concerns regarding their infants' health and nutrition.

No women-specific/supportive facilities like separate toilets, creche and feeding room, etc are found to be there on the work site. Prevalence of gender-based discrimination, long hours of work, irregular and unstable earnings, etc. have been adding to their drudgery as these women are otherwise engaged to pursue their livelihood choice in the construction sector. The safety and security of women in the workplace do not seem to be a priority or concern for the contractors. Problems of migrant women construction workers at unknown locations are even worse. It is also observed that spouses, in case of a family being migrated, do not get work on the same work site. They work in different work sites depending on the need.

5.5 Health status

An improper working environment leads to the poor health status of women. Women carry heavy loads, cover long distances, and work for longer hours. All these combinedly affect negatively to her health, physically as well as mentally. A few cases of physical injury while carrying bricks, mixing cement and sand, etc are also reported. Improper health care, inadequate rest, and insufficient nutrition cause multiple health hazards to them. Women construction workers are noticed to be fatigued, anaemic and malnourished, and so are their children.

Women construction workers, of reproductive age, are reported to not getting any benefits of leave or rest during menstruation, pregnancy, childbirth and lactating. 90% of respondents very strongly expressed their concern, discomfort and drudgery on the type of work specified to them.

25% of women construction workers reported having been doing extra labour as their male family members are subjected to various ailments including TB, gastrointestinal disorders, etc.

5.6 Advanced / associated activities relating to construction sector

Advanced and associated activities in the construction sector like plumbing, carpentry, electrical or interior designing, etc have hardly been undertaken by women. However, a negligible percentage (5%) expressed their interest to do such work, if available, especially during the lean season. There are no such facilities for women to get trained in such activities. However, male workers are being trained in all such trades under Government schemes (e.g. Deen Dayal Upadhyay Grameen Koushala Yojana - DDU GKY) and/or Industrial Training Institutes (ITIs).

5.7 Violence at work site

Maharashtra has registered 33,182 cases and has the fourth highest11 number of IPC crimes against women in 2021, followed by Uttar Pradesh (44,230), Rajasthan (40,056), West Bengal (33,247). Women construction workers are subjected to sexual exploitation and abuse, though the cases are underreported. The social stigma attached to such happenings, lack of support system, and being a migrant and having less in number do not encourage them to raise the issue to fight against the culprits and this can worsen their mental health.

5.8 Financial situation including wage rates

The gender disparity in wage rate is quite high in the study districts of Osmanabad and Beed in Maharashtra. It is observed that women in both districts are paid less than the average minimum wage in Maharashtra. While it is the same for semi-skilled (Rs350/- per day) for women in both districts, there exists variation in the wage rate of women even in both the project districts. While an unskilled woman of Beed gets Rs25/- less (i.e. Rs 275/- per day), a skilled/ clerical woman gets Rs50/- more (i.e. Rs450/- per day) as compared to the woman wage earners of Osmanabad district. These average wage rates are much lower than the Minimum wages in Maharashtra. This is also another major reason for workers, especially women, not getting attracted to work in the construction sector.

All figures are in Rs.

Type of work	Minimum wages in Maharashtra (w.e.f. April 2023)	Average wage rate of women in Osmanabad	Average wage rate of women in Beed
Unskilled	494	300	275
Semi-skilled	577	350	350
Skilled/Clerical	695	400	450
Highly Skilled	816	550	545

Source: Minimum Wages, Labour Commission, April 2023

5.9 Bargaining power

Unions and workers' organizations/ associations are there in Maharashtra but are mainly male-dominated. It is found that women construction workers have very less idea about any kind of association or union. Men do not allow them to come to the forefront. Women do not have any exclusive platform to raise their voices or fight for their rights. With a lack of collective confidence, they are subjected to discrimination, exploitation and ill-treatment by contractors and other co-workers. Due to less in number/size, their voice is hardly heard.

Thankfully, the 'Nirmanshree' project of HfHI, through its creation and promotion of 'women collectives' provides women construction workers with a forum to get united. Such 'women collectives' not only facilitate the activities related to construction but also help women groups to form federations to represent their concerns at appropriate levels for required policy and operational interventions.

5.10 Double burden of work

Women, in general, keep themselves engaged in multiple socio-cultural activities, apart from managing almost all household work. They are observed to be taking additional responsibilities of managing the elderly as well as differently able family members. Her reproductive role and responsibilities in bearing, rearing and caring for a child(ren) are uncompromising. Women are also found to be taking responsibility for both in-laws as well as their elderly parents. In the case of migrant women, managing household activities without any family support system is reported to be too hectic and burdensome.

5.11 Knowledge, Attitude and Practices (KAP) study of women construction workers

Every second women respondent (51%) still believes that men should be the mason and women should only assist them. However, 8% of women construction workers strongly disagree with such limitations and prejudice. Half of the women construction workers (49%) agree that men should get higher wages as they are considered to be doing harder physical work, whereas 32% of women construction workers disagree with such an argument. It is observed that women construction workers continue to have low self-esteem and are highly dependent on their male counterparts.

Women construction workers are found to have very low knowledge of women's and workers' rights. They are found to have a low literacy rate. Despite having many women-supportive rules and regulations including the Prevention of Sexual Exploitation and Abuse (PESA) at Work Place Act -2013, women construction workers, especially those who are migrants, feel ostracized, aloof, lonely and helpless while asking for their entitlements and rights. They hardly consult with their male co-workers who are found to be indifferent and rarely show any concern to the causes of women.

47% woman respondents opine that they should also have a say in the layout design of their houses as they are the members who would spend more time in the household activities. 30% of women respondents think that they need not have any say in such matters where major investment is made. Around a quarter (23%) could not say anything on this issue. 92% of women have revealed that their say, if any, does not bear any bearing on the final decisions pertaining to housing and related activities at the household and community levels.

70% of women construction workers are observed to have no idea about the social safety net schemes even though there exists a plethora of such schemes and programmes for women's welfare. Only 18% reported having positive knowledge about those. Very few revealed to have full access to all of their entitlements under such relevant schemes. The process to access those schemes is also reported to be too lengthy, time-consuming and cumbersome.

It may be concluded, based on the above quick and brief vulnerability assessment that there exists significant gender inequalities among workers in the housing and construction sector. Such inequalities

have significant negative impacts on women. The list above is not exhaustive. Additionally, barriers to owning land, insufficient engagement in decision-making, low wages, lack of skills, lack of opportunities for skill upgradation, existing ambiguous and complex systems and protocols in accessing benefits from existing schemes, etc. adversely affect women's capacities to have decent livelihoods opportunities in the new and emerging job market.

6. Nirmanshree Project

Habitat for Humanity (HfH) India, in partnership with European Union, is implementing Nirmanshree Project (India) to help empower women economically and socially through technical and enterprise training and support. The project demonstrates that by training and certifying women in Recognition of Prior Learning (RPL) they are able to improve their construction knowledge and advance their careers from being a laborer to an Assistant Mason for example. This in turn increases their compensations or construction opportunities in a male dominated industry. The project also demonstrates that women have strong entrepreneurial abilities which need to just be nurtured or encouraged. Some women led social enterprises even promoted low-carbon, climate-resilient housing solutions which are affordable and adaptable to local needs. While creating economic opportunities, the project also facilitates improving access to services and entitlements related to housing, including drinking water, sanitation, and energy.

Habitat India has also taken an innovative approach of forming "Women's Collectives" in the construction space. These collectives work to persuade and motivate its members to access their rights and entitlements, and to leverage the collective's support, experience and members to help or better negotiate with construction employers. The 3000 trained women construction workers, under Nirmanshree Project, were invited to form four Women's collectives (one at each project district of Odisha and Maharashtra). Per collective, office bearers will be elected and trained to guide the collective and supports its members. The goal is to form groups from the village to district levels to carry and sustain the social and economic empowerment of women in the future.

7. Review of Schemes, Programmes, Policies and Laws

The study has attempted to review major schemes, programmes, policies and laws of the Government of India and the Government of Maharashtra related to construction workers. A few have been listed below. There are various schemes for combating all forms of discrimination and violence against women in the country. A few such schemes, One Stop Centres (OSCs), Women Helpline, Mahila Police Volunteers, Swadhar Greh and Ujjawala Homes were also studied.

7.1 Acts to Protect Women's Rights under Labour Laws

In Maharashtra, the rights of women construction workers are protected by several Acts and laws. Some of the key Acts that provide protection to women construction workers in Maharashtra are:

- Maharashtra Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996: This Act aims to regulate the employment and conditions of service of building and other construction workers in the state of Maharashtra.
- The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013: This Act aims to prevent and address sexual harassment in the workplace.
- The Equal Remuneration Act, 1976: This Act provides for equal pay for equal work for men and women. It applies to all employers, including those in the construction sector, and prohibits discrimination in matters of wages and other terms and conditions of employment.
- The Minimum Wages Act, 1948: This Act sets a minimum wage for workers in various sectors, including the construction sector. It also provides for the payment of overtime wages to workers who work beyond a certain number of hours per day or per week.

7.2 Ensuring Enabling Environment for Women Entrepreneurship

The Government of Maharashtra has implemented several schemes and policies to promote women's entrepreneurship in the state. These schemes and policies are designed to provide various forms of support to women entrepreneurs in the state of Maharashtra, including financial assistance, training, capacity building, and access to markets.

- · Maharashtra State Innovation Society Women Entrepreneurs Scheme
- · Maharashtra State Rural Livelihoods Mission
- · Women Entrepreneurship Development Program
- · Maharashtra State Skill Development Society
- · Maharashtra State Minority Finance and Development Corporation

7.3 Schemes for Construction Workers in Maharashtra

There are four types of welfare schemes offered to registered construction workers by the Maharashtra Construction Workers Welfare Board. The scheme covers social security, health, education and financial benefits for the workers and their family members.

Social Security

- · Reimbursement of Rs 30,000 for first marriage expenses
- · Mid-day meals
- · Pradhan Mantri Sharm Yogi Maan-Dhan Scheme
- Financial assistance of Rs 5,000 for the purchase of tools
- · Pradhan Mantri Jeevan Jyoti Vima Yojana
- · Pradhan Mantri Suraksha Vima Yojana
- Recognition of prior learning training
- · Providing safety kits
- · Providing essential kits

Education of Children of Construction Workers

- · Financial assistance of Rs 2500 every year for students of class first to seventh
- · For class eighth to tenth students, financial aid of Rs 5,000 per year
- For class 11th to 12th meritorious students, aid of Rs 10,000 per year
- Financial assistance of Rs 20,000 every year for degree students
- · Engineering degree Rs 60,000 per year
- · Medical degree of Rs one lakh per year
- Diploma Course Rs 20,000 per year
- PG Diploma Course Rs 25,000 per year
- · Reimbursement of MISCT course

Healthcare

Financial support is offered to pregnant women at the time of delivery:

- Normal delivery Rs 15,000
- Surgical delivery Rs 20,000
- Rs One Lakh will be offered for treatment of critical illness of the registered labourers or their family members
- Financial support of Rs Two lakes to workers with 75% or more disability
- · Mahatma Jyotiba Phule Jan Aarogya Yojana
- · Regular health check-ups

Financial assistance

- Atal Bandkam Kamgar Yojana (Urban)
- · Atal Bandkam Kamgar Yojana (Rural)

- · Financial support of Rs two lakhs for natural death to the legal heir
- Financial support of Rs five lakhs for accidental death at the construction site to the legal heirs
- Funeral assistance of Rs 10,000
- Financial support (pension) of Rs 24,000 per year for the widow/ widower of the registered labour
- Rs 6 lakhs for a home loan or Rs two lakhs grant

8. Gaps in Existing Policies and Schemes (for Women Construction Workers)

The study has mapped various existing Policies and Schemes that benefit women construction workers. Those are critically analyzed. Gaps are identified. Those gaps are categorized into three different types, such as (a) Normative Gap, (b) Implementation Challenges/ Gap and (c) Monitoring and Information Gap. The gaps in policies and schemes are indicated below, in brief, for quick and easy reference.

Sector/Area	Policies/ Schemes	Gaps in Policies/ Schemes				
Normative Gap	Normative Gap					
Availability of Work	Buildings and Other Construction Workers	The seasonality of construction works, forces women workers to have temporary jobs. There is no provision for unemployment allowances for construction workers.				
Maternity	(Regulation of Employment and Conditions of	There is no compensation provision for women having miscarriages during working at a construction site.				
Child Care	Service) Act, 1996	 In the worksites, there is no provision to take care of these children despite the ""Building and other construction workers Act, 1996", that stipulates that if more than fifty female workers are employed, rooms should be provided for the use of their children. It is difficult to find 50 women workers at a time in one construction site, particularly in rural area. 				
Implementation	n Challenges/ Gaps					
Financial Situation	Labour Code (Wage Code) – 2019	Even though Government has fixed the wage rates, women workers generally get low wages and face exploitation at all levels. There is no easy-to-access grievance mechanism to address this issue.				
	OSH Code (Occupational, Safety, Health and Working Conditions Code) - 2020	Women workers in construction industry are not provided with sanitation facilities at work site. There is no monitoring mechanism to ensure this.				
Violence at work site	The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013	 Although provisions are there but implementation gaps of these laws make women feel unsafe at the construction site. There is no helpline number or quick grievance redressal mechanism to provide safety to women construction workers in remote areas. 				
Monitoring and Information Gap						
Social Security	The Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996	 There is a lack of awareness (in general or regarding specific aspects of schemes) Registration under the BOCW welfare board required workers to furnish a 90-day employment certificate from the employer. But for workers in a largely informal sector, acquiring this certification from a single employer poses a big challenge. 				

9. Consultation with Various Stakeholders

Multi-layer, multi-player and multi-sector stakeholders' consultations were organized. The consultations included field functionaries, elected members of the locality, service providers, and family members of construction workers apart from the primary stakeholders who are directly associated with/ benefited from the Nirmanshree Project. Intensive interviews (structured as well as unstructured) were conducted with a few senior and experienced subject matter experts (from government, non-government and academic institutions) to solicit necessary feedback for adding value to the policy gap analysis, which helped to arrive at a few recommendations. Mainstreaming women in the construction sector has however been noticed to be a major concern.

Simplifying the registration process, inclusion of migrant workers, creating awareness of the existing policies protecting women's rights and interests, enforcement of stringent labour law, enhancement of skills of women construction workers especially as masons and empowerment through Women Collectives, promotion of women entrepreneurs in housing Eco-systems, are major inputs collected and compiled from the consultative process.

10. Recommendations

- Women construction workers may be graduated as masons after having practical on-the-job training
 as workers for a year with the male masons. The Government may introduce some provision
 certifying these informally trained women so that they can get equal pay as to men in similar roles
 in all Government construction works. The Government may issue a directive to engage at least 30
 per cent of women masons in all Government construction works. (Action: Department of Labour,
 Government of Maharashtra)
- Seasonality in employment can be a major constraint for women in the construction industry, as
 it can make it difficult for them to find consistent work and support themselves and their families.
 The government is providing unemployment benefits under different programmes. Similar benefits
 may also be provided to women construction workers during the lean season. The government of
 Maharashtra may develop training programs specifically designed for women construction workers
 that focus on developing skills that are in demand year-round. This could include training in areas
 such as painting, plumbing, electrification, interior decorations, etc. (Action: Maharashtra State Skill
 Development Society)
- Women should be made aware of their fundamental human rights and lead a life with a sense of pride, freedom and confidence. Mandatory display boards showing minimum and equal wages at work sites, transparent and digital transaction of wages to women's accounts, and formation and engagement of women collectives to check, monitor and reduce discrepancies, if any, would help build their collective self-confidence and enhanced bargaining power. (Action: Maharashtra Building & Other Construction Workers Welfare Board)
- There is a need for reformulating women-specific benefit packages. Provisions such as compensation
 for miscarriage, and an adequate number of days of wage compensation during pregnancy and after
 delivery may be included in the benefits package.
- Regular health check-ups, provision of Nutrition and Health related education and supplementation
 of Iron Folic Acid (IFA) to pregnant and lactating women at the work site would help augment the
 efforts of the Government in reducing malnutrition among mothers and children under its PoSHAN
 initiatives. The provision of safe drinking water at the work site is a basic need that the construction
 workers asked for. (Action: Maharashtra Building & Other Construction Workers Welfare Board in
 convergence with Health Department)
- Orientation and capacity building of front-line officials, creating awareness of existing policies protecting women's rights and interests may be ensured by Government through the convergence of multiple departments. A training module may be developed by Labour and Employment Department in this regard. (Action: Administrative Training Institute, Maharashtra)

- Women construction workers may form women collectives in similar ways to the SHGs for enhancing their collective bargaining power. They may be imparted with soft skill training on leadership, group dynamics, effective communication and bargaining along with training on basic accounts and bookkeeping. (Action: Maharashtra Building & Other Construction Workers Welfare Board in convergence with Health Department)
- Women Collectives may also sell construction materials for which required financial as well as backward and forward linkages may be provided by the Government. Directives/ circulars may be issued for executing agencies like BDO/ ITDA/ DRDA etc. to prioritize purchasing branded and quality materials (cement, sand, chips metals, paints, plumbing and electric fittings, etc.) from such Women Collectives at district and Block levels. The Collective may also provide its service support (-a service market strategy) at various work sites from out of its database of skilled construction workers. (Action: Maharashtra Building & Other Construction Workers Welfare Board in convergence with Health Department)

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