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Daily news summary**Healthcare Scheme for Building and Construction Workers**

UPSC Civil Services · 29 August 2026 · Prelims and Mains

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WHY IN NEWS

- The Delhi Welfare Board announced a comprehensive healthcare scheme providing cashless treatment up to Rs 2 lakh annually for registered construction workers.

WHAT IS THE BOCW FRAMEWORK?

- Enacted under the Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996, the law provides for safety, health, and welfare measures for unorganised construction labor.
- State Welfare Boards collect a statutory 1% cess on construction projects to build welfare funds for worker benefits.

KEY FEATURES OF THE NEW COVERAGE

- Provides cashless medical treatment up to Rs 2 lakh annually for around 2.7 lakh registered construction workers.
- Deploys mobile medical vans directly to construction sites to offer on-site 24x7 medical assistance and annual health check-ups.
- Establishes centralized digital health records for seamless tracking of worker medical histories across construction sites.

WHY IT MATTERS

- Unorganised construction workers face high occupational hazards, physical injury risks, and lack structured employer-provided health insurance.
- Ensures active utilization of accumulated BOCW welfare funds, addressing long-standing criticism regarding unspent labor cess balances.

KEY TERMS

- **BOCW Welfare Cess:** A statutory levy collected from builders under the **BOCW Welfare Cess Act, 1996** to fund social security schemes for construction workers.

PAPERS

GS2, GS3

PRELIMS FACTS

- BOCW Act, 1996 mandates state-level Welfare Boards to administer collected labor cess for social security.

MAINS DISCUSSION

- Role of dedicated welfare funds in expanding occupational safety and social security nets for unorganised workers.

KEY DATA

- **Parent Act:** Building and Other Construction Workers (BOCW) Act, 1996 - Central legislation governing employment conditions, health, and welfare safety net for construction labor.
- **Cess Rate:** 1% to 2% of construction cost - Mandatory welfare collection rate specified under the **Building and Other Construction Workers' Welfare Cess Act, 1996**.

[Official source](#)

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